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Scientific Administration Of Public Outdoor
Relief With Special Reference To The So Called
Mother's Pension Law In Illinois.



**SCIENTIFIC ADMINISTRATION OF PUBLIC OUTDOOR RELIEF WITH
SPECIAL REFERENCE TO THE SO CALLED MOTHERS'
PENSION LAW IN ILLINOIS.**

BY

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I HEREBY RECOMMEND THAT THE THESIS PREPARED UNDER MY SUPER-
VISION BY William Morland Graham

ENTITLED Scientific Administration of Public Outdoor
Relief with Special Reference to the so-called Mothers'
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INTRODUCTION

INTRODUCTION

The problems of public outdoor relief have been considered peculiarly difficult. Numerous attempts have been made to find a solution but for the most part they have been a failure. Vast sums have been expended on this form of poor relief but in the majority of cases the results obtained have not been satisfactory. This paper deals with non-institutional relief (1) in Germany where there has been the nearest approach to success; (2) in England where a different system has been developed which on the whole is not satisfactory; (3) in the United States where as a rule the English system has been copied; and (4) describes a special kind of relief, known as "Mothers' Pensions," which has been recently developed in the United States.

There has been a disposition on the part of some to condemn mothers' pensions¹ laws because public outdoor relief has been so largely a failure in this country. It is certain that at present we are better prepared to administer such relief, than ever before because of public education on the subject and especially because a body of workers has now been developed who could be employed by the state for this work. An attempt has been made, after outlining the methods in vogue in these great nations, to test the working of this new law and not to judge beforehand as to its success or failure.

Mothers' pensions have been granted in some states for about five years. In Illinois, which was the second state to *and the first to attempt its state-wide operation,* pass such a law, it has been in force since July 1911. An ex-

tensive investigation of the present Illinois law was made a few months ago by the State Charities' Commission. The results of this investigation are to be found in the Institution Quarterly Vol. 6, number 4, pp. 10-14. Another investigation of the mothers' pension laws in the various states has been made under the direction of Miss Julia Lathrop, head of the Childrens' Bureau of the United States Department of Labor. The results of this investigation have not as yet been published.

The investigation here reported attempts to get at details in the working of the law which the more extensive investigations fail to present. The final test on which this type of legislation must stand or fall is to be found in the intimate interpretation of particular cases. The establishment of a personal relation between the beneficiary and the benefactor is always necessary for satisfactory results. With these ideas in mind an intensive investigation was made in two Illinois counties, Kankakee and St. Clair, to examine into the practical working of the law. Kankakee County was selected because of the high grade of public relief carried on there. St. Clair County, which has the second largest population in the state, was selected upon the advice of Mr. A. L. Bowen, executive secretary of the State Charities Commission, because it was one in which the law was not supposed to be successfully administered. In both counties the officials readily cooperated with the writer and aided him in selecting representative cases for the investigation.

PART I

PUBLIC OUTDOOR RELIEF IN GERMANY.

In Germany before 1870 the right to relief could be asserted only by a member of the commune or county in which application was made.¹ There was no national system. Industrial conditions had changed so as to compel men to move from place to place according to the demand for labor. In case he moved out of his own commune and had a misfortune he could expect no relief. The system of poor relief had not advanced rapidly enough to keep pace with economic development.

With the founding of the Empire (April 16, 1871,) a great improvement was made in the system of public out-door relief. Each commune became a part of the state and each state a member of the Empire. By this new arrangement, the individual was a member of the commune, a citizen of the state, and also of the Empire. A law was passed which provided that a German citizen must be helped in his misery where he happened to be at the time. It is determined later who will pay the cost, whether another commune, or the state, or the Empire, or a trade union or a sick benefit fund. To give temporary assistance is the duty of the commune where the misfortune occurs and it is the civil duty of the local officials for the poor to administer the relief. The administration district is known as the local poor union.

The "relief residence" is of importance when the question of who shall pay for the outlay is advanced. It has been established that every German citizen enjoys such residence who after his eighteenth year has lived continuously for two years in a given place, and during that time has not received relief.

1. Henderson, Modern Methods of Charity, pp. 1-3

The family shares the residence with the man. In case a person has been absent more than two years, after his eighteenth year, without remaining in any one commune long enough to obtain settlement there, then the state or province must pay the cost. In such a case the administrative district is called the provincial poor union (Landesarmenverband). The district which supplied the temporary relief is repaid by the district that is legally liable. At the same time provisions for institutional relief were made but they will not be discussed here.

When considering German poor relief¹ it must be remembered that the care of the poor is made a legal obligation in the German Empire with the exception of Alsace-Lorraine. The communes, municipalities, and communal corporations have this obligation placed upon them in such a way that no person, German or foreigner, shall be without adequate relief in the hour of need, no matter where he may be. The Armenverband is the organization for poor relief in the commune, and it is the duty of this organization to furnish appropriate aid, without any regard to the political or civil connections of the recipient.

The system of reimbursement described above prevents the burden of support from becoming too heavy in communities where the poor are apt to congregate. Assistance granted to foreigners is always reimbursed by the state. It must be clearly understood that this system of reimbursement is merely a financial measure for the purpose of equalizing the burdens of poor relief among the several communities, and does not give the poor any legal right to claim the aid of a district. The authorities of the

1. E. Muensterburg, Am. Joul. Soc. January 1897

district where the applicant is living, in any individual case determine whether aid is really necessary and also the kind and the amount. The courts do not register complaints of refusal of aid, this is done by the officers of relief.

Because of the great variety of organizations for poor relief the poor laws make only one general requirement, "That aid is to be granted in case of need, within the range of necessity." The details as to organization, plan of work, etc., are left for each community to decide for itself. Local conditions determine in what manner the work is to be carried on, considering the wealth of the church and ecclesiastical orders, the wealth of the community at large, the extent of the population and the administrative system underlying the work.

In less densely populated communities, where a survey of the entire field can be easily made, a moderate fund is raised for charitable purposes, the dispensation being left entirely in the hands of a salaried official, generally the mayor or alderman. In a few cases the community possesses such liberal endowments that public relief is hardly necessary. In some of the poorer rural districts the people generally prefer to send the dependents to the poor house, or else furnish them with provisions and the necessities of life. In the medium sized cities as well as in the larger ones the necessity for a particular organization becomes apparent. This is generally quite separate from the strictly administrative machinery and is given such names as "Armenverwaltung," "Armenbehörde," "Armendirection," and the like.

There are three principal methods in use. First: the director of the Armenverwaltung, who is generally the mayor or

some member of the local administration, examines by means of paid officials, every application for aid; a decision is reached when the officials report on the case. This method is not at all popular at the present time; all of the most important, relief authorities have dropped it.¹ Second: a number of unpaid assistants work for the administrative board; each assistant is assigned to one or two small districts and it is his duty to examine carefully all cases of poverty and distress that may occur. He reports to the board the results of the investigation generally with some recommendation or suggestion as to the kind of aid to be granted; nothing can be done however until the board decides on the matter. Third: under this method the board has only the business management in its hands; a number of honorary offices are created and the individual cases are divided among them. The holders of these honorary offices not only examine and report on the cases in charge, but actually determine what relief measures are to be employed. If the case does not require removal to an institution or hospital the honorary officer assumes a sort of guardianship over it during the time aid is given. At present this is the system most commonly used; it is based on the principle of the Elberfeld system, that the unpaid official must be responsible for the resources which the community places at his disposal for the work.

In 1823 the Prussian Government authorized² each

1. Proceedings of the Conference of Charities, and Corrections, 1877, pp. 46-59
2. Conrad, Handwörterbuch der Staatswissenschaften II Band - pp. 145-155

commune in the "Düsseldorf district to take charge of its own poor relief and the old system remained in vogue until 1850. In that year a system was introduced in which the wealthy class had control but it proved to be so expensive that it had to be discontinued. Two years later Daniel von der Heydt, a banker in the city of Elberfeld near "Düsseldorf, introduced a new system. As a matter of fact, it was not a new system, but a new combination of old principles. In the organization of the new system special emphasis was placed on three points: (1) individualization, (2) the almoners were given a voice in the determination of the means, and (3) decentralization.

In order to bring about individualization, the entire city is divided into quarters of such a size that each will not contain more than four dependents, individuals or heads of families (Einzelstehende oder Familienhäupter), and each quarter is placed under the supervision of a visitor. The visitor (Armenpfleger) is really the center of poor relief in the Elberfeld system. The duties of the visitors are extensive and exact. He must visit the poor in his quarter at regular intervals, keep himself constantly informed as to their condition, and exert an educational and refining influence over them and their families. Every person needing relief makes application to the visitor of his own quarter; then the visitor makes full and particular inquiries into all the circumstances of the case. If the case is urgent he can give temporary relief pending the decision of the district board. He is the friend and adviser of the poor and must insist on discipline and order.

There are strict police regulations, punishing with

imprisonment refusal to work when employment can be had, wasting of relief granted and mispending time in amusement, idleness or drink in such a manner as to render public aid necessary. In case of the violation of any of these regulations, it is the duty of the visitor to report the offender to the authorities for legal prosecution. Relief when granted is for a brief period only and the cases are frequently re-heard and revised. Care is uniformly taken, that while sufficient aid is furnished, it shall not be given in such generous measure as to make public charity attractive. When a dependent is capable of partial support, due allowance is made for that by a reduction in the amount he receives from public charity.

The work of the visitor is not confined to giving relief; he helps the unemployed to find work,¹ the sick to get medical attendance, and gives a word of council to the beginner in dissipation that often arrests his downward course. In this way, he enables the people of his quarter to become better citizens. The best men take positions as visitors. According to Mr. W. H. Dawson² among six hundred visitors recently in charge there was one who had been in office forty-nine years, nineteen in office over thirty years, eighty-one over twenty years, and two hundred and sixty-eight over ten years. They included two hundred and forty-three business men, three hundred and nineteen professional men, and nine farmers and land owners.

The quarters are grouped in circuits or districts, each district including fourteen quarters. The visitors of the

1. Poor Relief in Different Parts of Europe - edited by A. Emminghaus, Chapter IV
2. The German Workman, 1906

circuit meet every two weeks for the purpose of discussing the work and deciding on the amount, the kind, and duration of the assistance to be given. There is a superintendent or inspector (Vorstcher) at the head of each circuit who presides over and directs the proceedings of the circuit and has charge of all business transacted between the visitors and the central board.

The central administrative board¹ (Haupterwaltung) is composed of the mayor, four members of the city council and four voting citizens. This board meets every two weeks on the day following the meetings of the visitors and overseers in the circuit. It has charge of the general direction of poor relief, the making of general regulations affecting all quarters, the control of the decisions and resolutions of the circuits, and the supervision of public institutions. It is the duty of the central board to attend to everything not directly connected with the passing upon the individual cases. Their control over the circuit is merely to give them an opportunity to see, in a general way, that the principles laid down in the poor law are being carried out.

The chairman of the general board is the only official that receives a salary; all the other officers, those of the board, the superintendents, and the visitors are purely honor offices. The municipal council selects the members of the general board, and the board chooses the other officials, all of whom serve without any remuneration. Under the system in

1. Conrad Handwörterbuch der Staatswissenschaften Band II, p. 147

Germany it is quite common to find a large percentage of the offices purely honorary. It has become a tacitly accepted custom¹ that the office of visitor in the poor relief department is the first round in the ladder of municipal honorary offices; and no one can reach the upper, more highly esteemed positions, who does not begin on the bottom round.

There is also under the general board a thoroughly organized, well regulated business management. These offices are not honorary, the holders have no other occupation and receive a definite salary. The business management collect statistics concerning each dependent and place the material in the central office, so that anyone desiring information concerning a particular person can find it there. The proceedings of the circuits are also examined by the business management and the faults that are discovered are referred to the general board. To supplement the work of the visitors, and not to control or direct it, is the object of this plan. Without this cooperation and supervision, there would be no centralization; the independence of the several circuits would lead to entire arbitrariness, to a dangerous inequality and the system would break down. The duties and obligations of each officer whether a member of the general board, supervisor, or visitor are carefully defined. The importance of good directions and regulations can not be over estimated because the success of the system depends largely upon them. The Elberfeld system proved to be so successful²

1. Dr. E. Münsterburg, "Principles of Public Charity and Private Philanthropy in Germany"
2. Conrad - Handwörterbuch der Staatswissenschaften, Band II, p. 149

that it was adopted by many other German cities, among them Krefeld, Dusseldorf, and Aachen. The larger cities of Germany, Berlin, Cologne, Dresden, Stuttgart, Hamburg and others have adopted the more general principles of the Elberfeld system making some changes in order to adapt it to local conditions.

It can easily be seen that although there are general fixed laws governing poor relief which are applicable under all circumstances, yet they cannot be administered in the same way for all communities. It would be absurd to attempt to introduce the Elberfeld system, without making material changes in it, into all communes in all lands. In the first place there is a great difference between the sizes of the several communes. A system that would work well in a small city might not be a success in a large one. Again, the kind of population makes a very material difference. Elberfeld on the whole has a settled population composed largely of skilled laborers. It is evident that the relief work should be different in districts where the mining and manufacturing industries are inhabited by a fluctuating population.

Agricultural communities need a different system of poor relief from that required by industrial communities. It is evident that, in modern industrial centers where a great number of paupers live in a single tenement, the Elberfeld system of districting cannot work. Also it would be difficult to find a sufficient number of helpers in the neighborhood of such a district and the establishment and continuation of friendly and neighborly relations between the helper and fellow men, which is the fundamental idea of the Elberfeld system, is almost entirely lost, because the constantly shifting population renders the establish-

ment of such relations almost impossible.

The system of administration of poor relief¹ is of greatest importance. The work tends to become formal and a matter of routine where all or a large part of the officers are salaried, and honorary officers should be introduced to counter-balance this tendency. The change in the system of poor relief in Hamburg serves to illustrate this point. In Hamburg all the public offices had been controlled for years by the local government and none of the poor relief officials except the clerks were paid. In this case it was found expedient to add a number of more highly trained officials. The greatest objection to the Hamburg poor relief was that it had not advanced with the growth of the city; the old quarter boundaries remained where placed in 1788 and there was no increase in the number of visitors. Consequently, a single visitor as a rule had from twenty to thirty cases in charge; in some quarters, the number ran as high as forty and fifty and in a few even to seventy and eighty. It is evident that one who undertakes the duties of visitor, besides his regular occupation cannot give even twenty persons or families enough attention to understand and oversee their circumstances, not to mention his being their friend, adviser and helper. As a result the work of the visitor had, with a few exceptions, become limited to hearing applications for assistance and an investigation at the time the first aid was granted. The aid once granted was usually paid year after year, without any further examination. It was discovered later that fully in one half of the cases then receiving aid, it was no longer necessary. Widows with several

1. E. Muensterburg, Am. Joul. Soc. Vol. II

children who at the time of the death of their husbands were helpers had after ten years or more become able to support themselves, because the children were old enough to work. In some cases the total income of the several children living with the mother was found to exceed the income of the better class of laborers.

Another objection to the old Hamburg system was that the records were not collected at a central office. As soon as a pauper became reasonably well known in one part of the city and it was discovered that he no longer needed assistance, all he had to do was to move to another part of the city and he could receive aid again. Also the superintendents of the circuits had to do a great amount of unnecessary clerical work that could have been done far better by professionals. These faults caused the falling apart of the circuits, dissimilarity and inequality in the application of the poor laws, carelessness in business management and all the other evils which are caused by careless and poorly planned charity. The unworthy and persons not in poverty often received the money, while the worthy poor were neglected because they were reluctant to apply for aid. Poor judgment was often shown in giving money instead of provisions or aid instead of work and advice, or in supporting parents who were of low character instead of placing their children in an orphanage.

This was the condition of affairs that existed in the fall of 1892 when Dr. Emil Muensterburg was employed by the city of Hamburg to introduce a new system or to reform the old one. Shortly after Dr. Muensterburg had consented to go to Ham-

burg there was an outbreak of cholera. The epidemic magnified the inefficiency of the public relief and showed that it was by no means able to meet the demands of the emergency. The distress created a need for speedy and well administered relief work, greater than even a well organized relief could have furnished. Subcommittees were appointed in each district under the control of a central committee. In this way a great number of men and women learned more about scientific poor relief than they could have learned in any other way. These circumstances also convinced the public that relief was necessary and that the old system needed reforming. It must be remembered that the cholera tended to create abnormal conditions, which at first severely hindered the work, and naturally caused a great increase in the number of dependents.

With the introduction of the reform a plan was devised by which the most recent scientific and practical experience could be applied to local conditions. The system introduced resembled the Elberfeld system in that the helpers were entirely independent. The independence of the districts was also extended. Usually the superintendent of the district and the new helpers and visitors are appointed by the general management, but the districts were now given the right of nomination for these offices; also they had the right of choice of a temporary chairman and were given a considerable power to vote relief. Two of the characteristics of the Elberfeld system were dropped, namely, the quarter system and the system of granting aid for only a very short period. The chief advantage of the quarter system is that the dependent is in definite relation to the helper of the quarter in

which he lives. The quarters are closely defined and small enough so that the officers can easily have supervision over them. There are three objections to the quarter system, especially when applied to a large city: first, a given case must always remain under the same helper, who may not be able to secure the cooperation of the dependent; second, under some conditions a sort of protectorate is established and aid is given when there is no need of it; third, it is impossible to secure an approximately even distribution of population by this system. Some helpers would have from fifty to sixty dependents under their care while other helpers never saw anyone in need. Because of these objections Berlin, Dresden, Leipsic and Hamburg have adopted the district system (Bezirkssystem).

In the district, which includes quite a number of streets, the assembly or council is composed of a district superintendent and helpers the number of which varies between twelve and twenty according to the needs of the district (Bezirk). Under this system none of the helpers have any relation to the occupants of a particular house. Every application for aid must first be presented to the district chairman (Bezirksvorsteher), who refers it to one of his helpers by means of an application blank; it is the duty of the helper to investigate the case and if necessary supply any urgent or immediate need and at the next meeting of the district council to report on the case. As a general rule when further treatment is required, the case will be left in charge of the helper who made the first investigation. The greatest advantage of this arrangement is that the superintendent can give work to each one of his helpers according to his ability.

The superintendent can change helpers in a case placing the dependent in charge of different helpers at different times or in charge of several simultaneously. He can use his judgment in assigning cases to helpers, giving a helper who lives near more cases than one residing farther away, a man of much leisure more than one who is very busy; and assigning cases in general to the helper that he thinks can bring about the best results. The success of this system in Hamburg is due to the fact that it is so elastic and can be applied to nearly all conditions.

The second characteristic of the Elberfeld system that was dropped, the lengthening of the period of time for which aid was granted, was a matter of necessity. It is not desirable to grant aid for too long a period, in most cases from two to four weeks is sufficient. In Hamburg the council of the district meets every four weeks. The advantages claimed for this plan are, that the mere formalism of the fortnightly meetings would be eliminated and that the monthly meetings would be better attended. In order to prevent formalism the dependents are divided into several classes. Dependents who are old or helpless, whose distress there is no reason to doubt are granted aid for periods of six months; younger persons, as widows with several small children, not longer than three months; all others are granted aid for only one month in order that they may be constantly under inspection. At the meetings of the district council all cases are fully discussed, then the council votes on the best method of dealing with the case. In this way the members of the council know the conditions existing in the district and after a time uniform principles become established.

Because of the greater size of the city, in the Hamburg system, an intermediary board was introduced between the district and the central board; this is called the circuit and includes several districts. The chairman of the circuit is a member of the central board, the rest of the circuit being composed of the superintendent or chairmen of the districts. The circuits hear complaints against the decision of districts and discuss matters common to all the districts. They decide upon allowances which are recommended that exceed a certain specified limit and upon motions to grant hospital care for an extended period of time. In this way the circuit considerably lessens the work that otherwise the central board would have to do.

The central board is composed of about twenty members, two of whom, the chairman and vice-chairman, are members of the senate; the other members of the board are chosen directly by the representative body of the city government (Burgervertretung) on the recommendation of the board. The central board exercises a general supervision over the circuits and districts, it is the highest court of appeals, and fixes general rules and principles. The central board has control of the business management, which carries into effect its resolutions, and collects in a general registry information concerning all dependents. All applications for aid must pass through the central office, except in urgent cases where it is not possible before voting the aid; then, the whole matter is later brought to the notice of the business management and a copy of the minutes of the district or circuit are filed with the papers referring to the particular dependent in question. By this system duplication of relief is very easily de-

tected. In case the report which is sent in to the central office is not complete the helper who has the case in charge is notified of its incompleteness and sends in the desired information. In case the resolutions and decisions of one body are at variance with the laws or the business regulations, they are submitted to the next higher authority, the circuit or the central board.

The business management has its work divided into several different sub-divisions, such as the treasury department, the making good of claims the dependent may have upon other poor funds, the collecting of subscriptions from well to do relatives of dependents, etc. Dr. Muensterburg says, "The distinction between the function of the honorary offices and those held by professional or salaried officials may briefly be stated thus:¹ the former foster the spirit of the work; the latter have the care of the forms; each is supplemented and modified by the other, so that neither arbitrariness, disorder, and looseness, on the one hand, nor, on the other, stiff formality and excessive writing may hamper the work. This aim has thus far been realized in a very satisfactory manner."

The success of public outdoor relief in Elberfeld, Hamburg, and throughout Germany as a whole is largely due to the careful supervision of the dependents. Relief work must have a personal touch if it is to be efficient. This is accomplished in Germany by the system of honorary offices. The principle of individualization is one of the important characteristics of German poor relief is made possible by the aid of efficient helpers and visitors who are able to secure the coop-

eration of the dependents under their care, and it acts as a stimulus toward rehabilitation. Proper methods of supervision of dependents is of as much importance as the relief itself. The efficiency of relief cannot be measured by the amount that is given. In most cases where public outdoor relief has not been a success, the failure was caused by inefficient methods of supervision of the dependents. The recent development of workingmens' insurance¹ in Germany has caused the proportional amount of public relief to be reduced. The most frequent causes of poverty and dependency are sickness, death of the head of the family, invalidity and the disabilities of old age. In 1910, under the workingmens' insurance laws, 14,000,000 persons, or about eighty percent of all wage earners, were insured against sickness; 24,200,000 persons, or a hundred and twenty-five² percent of all wage earners, were insured against accident; 15,700,000 persons or ninety percent of all wage earners were insured against invalidity and old age. During the period 1885-1910 the enormous sum of \$2,100,000,000 was paid out to workingmen under the insurance law as benefits to assist them in cases of sickness, accident, invalidity and old age. The recipients in nearly all cases belonged to the least prosperous class. Because of the compulsory insurance the class of workmen who are most deficient in foresight are aided, otherwise many of them would become dependent on public relief.

While considering the benefit of the workingmens'

1. Dr. F. Zahn, Arbeiterversicherung und Armenwesen 1912
2. In the case of accident insurance, it is to be observed that many are enrolled who are not classified as workmen, as persons engaged in agriculture and proprietors of small industrial establishments.

insurance we must not lose sight of the fact that the expenses of public relief have also increased rapidly during the last score of years. There are several influences that have caused this increase. In the first place the rapid increase in population and particularly the movement toward the cities are to be noted. The total population of Germany increased in twenty-five years (1885-1910) from 46,707,000, to 64,551,000, an addition of 17,844,000 or 38.2 percent. The annual excess of births in Germany on the average is between 800,000 and 900,000 (in 1909 884,061, or 13.8 per thousand of the population). It is well known that the less prosperous classes have contributed most largely to this increase. It has been stated that sixty six percent of the increase was found in the class of workmen. The population statistics of Germany show that the greatest increase of population has occurred in the cities. In 1882 only 7.6 percent of the total population lived in large cities while in 1907, 19.1 percent of the total population were found there. Adequate relief is more expensive in the urban than in the rural districts, and also in cities there is a better and more generous provision for the poor.

Besides these changes in the composition of the population which have led to an increase in expenditure for poor relief, many types of persons were reached by the insurance laws that were not affected by previous charitable legislation. Also the group from which the pensioners of the poor law are recruited has been enlarged by legislation. A number of statutes were passed which made it easier to acquire legal residence,¹

1. Persons can now acquire legal residence after having maintained uninterrupted residence in the area of a mun-

and as a result there was a great increase in the number of persons entitled to relief, especially in the cities and this caused an increased expenditure in the provincial unions. The increase in expenditure for relief has also been influenced by better knowledge of the poor laws; there is a better understanding of the legal regulations both by private persons and the local authorities. Furthermore, the careful supervision by local authorities of the movements of persons without property has led to increased promptness and frequency in the claims made against the provincial unions. Finally, the increase of expenditure on poor relief is due largely to the character of modern economic development. It has produced a general increase in popular well-being, a significant rise in the income of the middle and lower classes, so that standards of living have improved considerably. All this has rendered society more exacting in its requirements, the uninsured lower classes have a higher minimum standard, and the upper classes are more generous in the recognition of these needs. Besides this the cost of living including the prices of the necessities of life and house rent, has risen. These are the principal causes for the increase in the expenditure for the poor.

There is no doubt that public outdoor relief in Germany has proved to be a success. The reasons for this success are numerous, the most important being the proper application of the general principles of poor relief to local conditions. Individualization and efficient supervision of dependents have

icipal union for one year instead of two years as formerly, and after sixteen completed years instead of eighteen completed years as formerly. This act was passed in 1908.

played an important part in bringing about favorable results. The system of honorary offices can also be regarded as one of the most important causes for the success. Each municipality or community has hundreds, and if necessary even thousands of citizens who are willing to assume the task of helping the poor. This public spiritedness and sense of the honor of participating in governmental acting on the part of the German citizen has enabled him to develop his well-regulated system of poor relief.

PART II

PUBLIC OUTDOOR RELIEF IN ENGLAND.

The history of the English poor laws can well be divided into four periods, first, from about 1350 to the famous Act¹ which definitely established poor relief in England in 1601; second, from 1601 to about 1750, the accession of George III in 1760 has been taken by some writers as the end of the second period; third, from 1760 to the reform of 1834; and fourth, from 1834 to the present time.

First period.

The earliest English poor laws were of a decidedly negative character. They took the form of measures for the repression of begging; not for the benefit of the poor.

The monasteries had been indiscriminating in giving alms, and in a comparatively short time the number of persons living in idleness, although perfectly able to work, increased to such an extent that even the funds of the church were insufficient for their relief. Beggars who were unaccustomed to work, as soon as they failed to find support near home, began to roam about the country asking for alms and endangered public order and safety,² as well as property. It became necessary for the state to pass laws for the protection of the citizens against bands or swarms of beggars.

A number of such acts were passed in the fourteenth century. All of these acts were of a repressive nature, and the penalties were very severe. The first offense was punishable by

1. Fowle, The Poor Law.
2. Aschrott, English Poor Law System.

a public whipping; the second by the loss of ears; the third by hanging. The laws remained without any practical effect, because the penalties were too severe to be generally enforced.

There was no change in conditions¹ until 1531 when under the rule of Henry VIII, an act was passed which gave the aged and impotent persons permission to beg. A year later the reformation began in England; the suppression of the small abbeys, priories, and other religious houses succeeded in 1536, and three years later the larger abbeys and monasteries were closed. At the same time poor relief was regulated anew under Act 27 of the year 1535-1536.² This Act made the individual parishes responsible for the maintenance of their poor, and distinguished between poor, impotent, sick and diseased people not able to work who were to be provided for, helped and relieved, and those that were healthy and strong who were to be kept continually at work in order that they might earn their own living.

The clergy and local officials were to obtain charitable offerings by collecting the voluntary alms of the people of the parish every Sunday and holiday. An accurate account was kept of the distribution. Private alms to beggars were forbidden with the penalty of forfeiting ten times the amount given.

The Act of 1551-2 ordered the appointment of two or more³ "Collectors of Alms" who were to make lists of grants and of the poor to be supported. By the collectors the parishioners were exhorted to contribute according to their means. In case the individual was obstinate he was called before the bishop and

1. Nicholl's History of English Poor Law.

2. Ashley's Economic History.

3. Fawle, The Poor Law.

exhorted by him. By the Act of 1563 if these efforts were fruitless he could be called before the magistrate and assessed whatever was thought to be reasonable. The law of 1572 went still further and allowed the magistrate to settle on the weekly amount to be paid by persons who refused to contribute voluntarily.

Legislation on this subject progressed gradually. It was only a step from the apparently voluntary contributions of the Acts of 1563 and 1572 to a direct tax for the benefit of the poor. The introduction of a poor rate, under the Act of 1601, was merely the result of a process of legislative development. The Act of Henry VIII in 1535-6 was the foundation for the numerous acts of the succeeding period. The reign of Edward VI produced several statutes on the subject, and that of Queen Mary also produced one of some importance.

Special attention was given to the subject in the reign of Queen Elizabeth and the celebrated Poor Law of 1601 consolidated and gave effect to the provisions of the previous enactments. The legislation from 1536 to 1601 might well be considered that of a transition period. It develops the principles laid down by the law of Henry VIII and adds to them those on which the Act of 1601 was based.

Second Period.

By the Act of 1601¹ poor relief was recognized in principle as a public interest. It was administered by individual parishes through overseers, who were appointed and constantly controlled by the justices. The burden of relief was distributed by taxation. The nearest kin were made responsible for the maintenance

1. Aschrott, English Poor Law System.

of their relatives, and when a single parish was overburdened, the neighboring parishes could be requested to contribute proportionately. The persons relieved were divided into three classes, children, infirm, and able-bodied. The kind of assistance differed for each class. The children were apprenticed until their twenty-first or twenty-fourth year; the able-bodied were given work which they had to perform under penalty for refusal; the infirm were given proper care, and could be placed in poor houses.

In the year 1610 during the reign of James I an enactment was passed which ordered the building of "Houses of Correction" in every county.¹ This was the only alteration of importance that was passed until 1662 when the Settlement Act was passed. This important Act was pushed through all the stages of legislation without giving the public or Parliament time for careful consideration, merely because the wealthy landlord and the representatives of London wanted to lessen the burden of their own poor rates.

By this Act the industrious workman was hindered from choosing the place where he could work best and most profitably for the general good. The right of settlement was obtainable by forty days' residence, but during that time any one might be removed if likely to become a charge upon the rates. The parish by strictly exercising this power of removal, endeavored to prevent the acquisition of a settlement, and the possible increase of the burden of relief.

Although the Act declared it was, "for the better relief of the poor in the kingdom, "it was not passed in the interests

1. Ellwood, Public Relief of Private Charities in England.

of the poor in the kingdom," it was not passed in the interests of the poor but rather that the poor could be excluded from rich places. In 1685, during the reign of James II, it became necessary to amend the Act of Charles II. Poor people when first coming into the parish, would conceal themselves until the forty days required for settlement had passed, then they could not be removed. The Act was made so that the forty days should be counted after the wardens and overseers of the parish had been notified.

In 1691 another enactment was passed, which declared that notice in writing must be delivered to the parish of intended settlements. The notice was to be read in church so that any one could make an objection to the newcomer. In the same year another Act was passed to regulate church wardens and overseers, because by the use of their unlimited power they were in the habit of misappropriating funds. This Act required that a register should be kept of the persons relieved, with the date of the grant of the relief and the occasion for it. This register was to be examined by the vestry at least once a year.

A workhouse was established in Bristol in 1697 by a special Act of Parliament.¹ This resulted in a great diminution of mendicancy and led to the adoption of similar measure in 1699 in Exeter, in 1703 in Worcester, and in 1707 in Plymouth and a few other places. The workhouse proved so successful that in 1723 an Act was passed which ordered, "that parishes should be entitled, singly or in combination to build, buy or hire workhouses, and that any poor person refusing to enter one

1. Aschrott, The English Poor Law System.

of such houses, should not be entitled to ask or receive collection or relief," This stringent provision was a great improvement in the poor law administration, and resulted in a steady decrease in the poor rate in spite of the increase of population. The system worked well until the middle of the century. Then the tendency to do away with the principle of repression of pauperism which must always be held in view in any reasonable poor law system caused a great change.

Third Period.

During the reign of George III a number of Acts were passed which had a direct influence on poor law administration. Perhaps the most important of these was known as "Gilberts Act." It permitted the union of several parishes for the purpose of poor relief in common, and for the erection of a poor house. The system of paid guardians was introduced so that the overseers had only the work of assessing and collecting the poor rate. Visitors were also appointed to inspect the poor houses.

The poor house of Gilberts Act was very different¹ from the former workhouses of 1723. The new type of workhouses provided for by Gilberts Act was considered a place for old or sick persons, mothers with illegitimate offspring, and children incapable of work, while the poorhouse of 1723 was an industrial institution. The Act of 1723 the able-bodied poor were ordered to work in the workhouse, but in the Gilberts Act the guardians were instructed to find them suitable employment near their own houses. Public outdoor relief in the form of money was also ordered. Thus it practically made no difference whether the

1. Ellwood, Public Relief and Private Charity in England, Missouri University Studies, Vol. 2.

laborer worked hard or not, because he was bound to receive a maintenance. The self-reliance of a large part of the working classes was in this way undermined.

In 1795 the famous Speenhamland Act of Parliament was passed. The price of corn at this time was extremely high¹ and wages were low. This Act regulated wages according to the prices of the necessaries of life, and the size of the family. In case a laborer could not earn the prescribed amount by his own labor, the balance should be paid as an allowance out of the poor rates. Thus the laborer irrespective of his skill or industry was assured of a fixed income which rose year by year with the increase of his family. As a result of these measures there was a rapid deterioration of the working class physically and morally, and an immense increase of the poor rate.

In 1817 a committee was appointed to consider and report on the existing poor laws. The practical result of the committee's report was the Parish Vestry Act of 1818 and a year later the Select Vestry Act. The select vestry were to meet once every two weeks and to manage the concerns of the poor in the parish. The overseers were to perform their duties according to the directions of the select vestry. The vestry also had the right to erect, enlarge or purchase poor houses or workhouses.

Shortly after the accession of William IV to the² throne in 1831 the Hobhouse Act was passed. The only important change in this Act was the introduction of the auditor among the poor law administration officers. On February 1, 1832 a

1. Fowle, The Poor Law.
2. Aschrott, The English Poor Law System.

Royal Commission was appointed "to institute a full inquiry into the practical operation of the poor laws." On February 20, 1834 the commission made its report, and in August of the same year the famous Poor Law was passed.

The report of the Commission was extremely thorough, comprehensive and unbiased. All the cases revealed by the report were in no way due to the principles laid down in the great Elizabethan Act of 1601, but to the fact that the administration had been in violation to those principles. Indoor relief for the able-bodied was adopted only in a small degree. The work-houses were in a very poor condition. They lacked discipline, regular employment and were especially defective in the classification of the inmates. Relief by employment by the parish for the able-bodied was rare because it was too costly. It was necessary to have supervisors to accomplish anything and even then the work was poorly done.

Relief in kind was not generally given, it consisted in payment of rent or grants of tickets for clothing or other articles. The overseers took advantage of this and gave grants only for their own houses and stores. The most common form of relief was money, given as allowances. The income of the laborer was raised to the parish standard by additions from the poor rate. The larger the laborer's family, the greater the amount he received from the poor rate.

The results of this poorly administered relief was very marked. One of the most important objections was the establishment of the feeling that the receipt of public aid was no disgrace. There was no inducement for the individual to make

provision for the future, and as a result there was a great deterioration in labor.

The law provided that the allowance should increase as the number of children. This was an incentive for the pauper to have as many children as possible. In the case of girls it tended to increase the number of illegitimate births. A woman with two or three illegitimate children could live very comfortably and was considered a good object of marriage because of the weekly payments.

The independent laborer was really in a poorer condition than the pauper. He had to almost starve himself in order to pay the poor rate, while the pauper was idle and had all the necessaries of life. Farmers were often compelled by the officers to dismiss good men and hire paupers who were very inefficient. By the Act of Settlement the laborer could not seek work in any parish but his own for fear he would become a public charge, and if he attempted to do so he was sent back to his own parish where he wasn't wanted.

A still more famous Poor Law was passed August 14, 1834. This Act consisted of one hundred and nine sections, and constituted the basis of the present relief system. It provided for a "workhouse test" and stated that able-bodied persons could obtain relief only in a well-regulated workhouse. By restrictions in the workhouse as to his dress, food, liberty, and residence, the position of the pauper was made less pleasant than that of the poorest independent laborer. The punishment of parents of illegitimate children was abolished. The child was to be cared for by the mother until it was sixteen years of age.

The Settlement Act of Charles II was changed. The central boards were given the power to make alterations in the law of apprenticeship in case they should think it necessary.

Fourth Period.

The Act of 1834 marked the end of the Old English Poor Laws. An Act was passed in 1836 which contained a number of technical provisions as to the form in which the poor rate was to be prepared and published, and as to appeals against assessment. By an Act passed three years later in 1839, authority was given for the appointment of paid collectors of the poor rate.

In 1842 and 1844 two Acts were passed in which provision was made for punishing paupers for misbehavior in the workhouse. The guardians might require the person who had received food and lodging, to work at least four hours after breakfast the day after his admission to the workhouse. In case he refused to work he might be punished for being idle and disorderly.

There was still some trouble in regard¹ to the Law of Settlement, so in 1846 an Act was passed which provided that a person should be removed from the parish in which he had lived for five years, before the proposed removal. The period was not to include time passed in prison, hospital, insane asylum, naval or military service, or during which he had received poor relief.

In 1847 the "General Order" was passed. This Act was nearly as important as the Act of 1834, and for the most part is in force at the present time. The number of rules, orders, and regulations which were issued up to the year 1847 was extremely

1. Ellwood, Public Relief and Private Charity in England
Missouri University Studies, Vol. 2.

large. When the Central Department was established that year, the commissioners decided to collect in a general consolidated order, the most important general regulations which they had passed. The matters dealt with were, (1)"Election of Guardians"¹; (2) meetings of the guardians; (3) proceedings of the guardians; (4) contracts of the guardians; (5) apprenticeship of the pauper children; (6) mode of obtaining medical relief by permanent paupers; (7) relief of non-resident or non-settled poor; (8) orders for contributions and payments; (9) custody of bonds; (10) government of the workhouse; (11) the workhouse visiting committees; (12) repairs and alterations of the workhouses; (13) appointment of officers; (14) duties of officers; and (15) receipt and payment of money by officers."

Several Acts were passed between 1847 and 1861, but none of particular importance. The Act of 1861² was of great significance in the development of the English poor laws. It was the first Act by which a portion of the charges of relief was transferred from the parish to the union. It also reduced the time required for residence from five to three years, and made residence in the union equivalent to residence in the parish. During the winter of 1860 and 1861, the demands for relief were very great because of the cotton famine. The Union Relief Aid Act was passed at this time, but was of little importance and was repealed within a year. In 1864 two important Acts were passed. The first Act provided for pensions for officers, who because of permanent incapacity of mind or body, or of old age

1. Aschrott, The English Poor Law System, p. 48.

2. Ibid.

were no longer capable of efficiently discharging their duties. The applicant must have served as a paid officer for twenty years and had to be sixty years old. The second Act was known as the Metropolitan Houseless Poor Act. It provided a place of shelter for wanderers, tramps, or other destitute persons who merely sought shelter for the night.

The most important Act¹ of this period was the Union Chargeability Act of 1865. By this Act the union was made to bear the burden of relief instead of the parish. This Act was the result of a gradual change which involved the Acts of 1834 and 1861. The greater evils of the Law of Settlement were abolished by this Act. The Poor Law Board Act was passed in 1867. This Act established the Poor Law Board as a permanent department, which before this time had been experimental. The Act also gave more authority to the Central Department.

During the period from 1867 to 1883 there were about twenty Acts passed, but only the most important of these can be considered. The Metropolitan Poor Amendment Act of 1870 is worthy of consideration. This Act fixed the cost of maintenance of a pauper in a workhouse and introduced a further equalization of charges for relief. The Rating Act of 1874 repealed the existing exemption from the poor rate of woods, sporting rights and certain classes of mines. Special provision was made for taxation of their three classes of property.

In 1883 the Poor Law Conference Act was passed.² This Act allowed unions to pay out of the common fund the reasonable expenses incurred by any guardian or clerk in attending poor law

1. Ellwood, Public Relief and Private Charity in England. Missouri University Studies, Vol. 2.

2. Aschrott, English Poor Law System, p. 86.

conferences, and authorized the purchase of reports of the proceedings of such conferences. The treatment of the casual poor, the education of pauper children, poor law medical relief, the administration of outdoor relief, and the formation of larger districts were the subjects principally discussed at the conferences.

The winters of 1885 and 1886-7 were very severe, and at that time there was considerable depression in many branches of industry, which caused less employment and a reduction in wages. By law the relief of able-bodied out side the workhouse was either entirely prohibited, or was only permitted with various restrictions under a labor test. As a result the workhouses were over-crowded, and the tests offered for outdoor relief were inadequate. The Lord Mayor of London started a subscription and with the aid of the Mansion House Relief Committee supplied adequate relief. In March of the following year a Select Committee of the House of Lords was appointed which sat for four months. A great number of witnesses were examined and the report of the committee was nearly as valuable as the report of 1884. The recommendations of the committee required a great expenditure and would have failed, if the Local Government Act had not been passed shortly before providing for the division of the large counties, which had become too large for practical administration.

In 1894 the Local Government Board Act was passed,¹ which was designed to continue the administration reform initiated by the Act of 1888. By this Act the reform was extended to the parishes as the units of administration. The term of office for guardians was fixed at three years and women were made eligible

1. Ellwood, Public Relief and Private Charity in England, Missouri University Studies, Vol. 2.

to the office. The Poor Law Officers Superannuation Act of 1896, gave all paid poor law officials the right to a pension in case of incapacity through sickness or old age. After ten years' service they were to receive ten-sixtieths of their salary, which rose one-sixtieth for each year of service up to forty.

In 1905 the Unemployed Workman Act was passed. The Act provided for a Distress Committee who were to have supervision over the unemployed. The Old Age Pension Act was passed August 1, 1908. It provided that men over seventy years of age whose income did not exceed £ 21 yearly, should receive a weekly pension of 5s. In case the man had a wife to support an extra 5s. should be given to her weekly.

The National Insurance Act which was passed in 1911, and went into effect July 15, 1912, is worthy of careful consideration. It was called, "An Act to provide for insurance against loss of health, and for the prevention and cure of sickness, and for insurance against unemployment, and for purposes incidental thereto."¹ According to Mr. Balfour, this was the most complicated bill of the last hundred years, and it touched more classes of people in more obscure and intricate ways than any other measure which had ever been tried. The Act is so complex and involves so many details that only the general principles can be stated and discussed. Mr. Sydney Brooks in speaking of the act said, "The National Insurance Act is by far the most thoroughgoing measure of social reform that has ever reached the British statute book. One might go farther. It is probably the most daring and complicated scheme of national betterment ever pro-

1. Parliamentary Debates - 1911, Vol. 25, p. 609.

posed and carried in a single Parliament. I doubt whether there are a dozen men in Great Britain who could pass a score of 75 out of a possible 100 marks in an examination paper on the provisions of the Act."¹

For the sake of convenience the Act was divided into two parts, the first dealing with sickness and invalidity and the second with unemployment. A discussion of each part will be made in order.

Part I

Logically the first point to consider under sickness and invalidity insurance is the question, - what classes are to be included.² Generally speaking they include all persons between the ages of sixteen and sixty-five, male or female. British subjects or aliens, married or single, who are engaged in manual labor under any contract of service or apprenticeship, written or oral, whether implied or expressed without regard to their income. Also the Act includes all persons engaged in work other than manual labor whose incomes do not exceed £ 160 a year. This includes out workers, cab and taxicab drivers and Mr. Lloyd George even wished to include golf-caddies.

There are twelve different classes that are exempted from insurance.³ The most important are: (1) persons employed under the crown or any local or other public authority where the Insurance Commissioners certify that the terms of the employment are such as to secure provision in respect to sickness and dis-

1. Independent, Vol. 73, p. 32.

2. National Health Insurance, Part I. Sec. 1.

3. Ibid, Sec. 2.

ablement on the whole not less favorably than the corresponding benefits conferred by the National Insurance Act; (2) persons who are partly dependent on some other occupation; (3) any employed person who is a child of or is maintained by the employer; (4) members of a crew of a fishing vessel where members of the crew are remunerated by shares in the profits; and (5) employed persons where the employer is the husband or wife of the employed person.

Mr. Lloyd George estimated that there were 13,089,000 men, women and young persons that would be brought into the class of employed contributors in 1912. The number of voluntary contributors he estimated at 829,000, making a total of nearly 14,000,000, which was nearly one third of the total population of the United Kingdom in 1911. A man to be a voluntary contributor must be engaged in a regular occupation, on the earnings from which he is mainly dependent and his total income must not exceed £ 160 per annum. It is incomes under £ 160 that are exempt from the income tax.

Both voluntary and employed contributors must enter the insurance scheme in one of two ways, either by becoming members of an¹ approved friendly society or else by becoming deposit contributors. The friendly societies have the right of exclusion for any cause except age. All persons who are not members of such a society must become deposit contributors. The government handles this class through the post-office. These contributors cannot draw out more than they have paid in plus the contribution of the employer and state in their behalf.

1. National Health Insurance, Part I, Sections 23-29.

As a general rule the rate for employed contributions is sevenpence a week for men and sixpence a week for women. In each case the employer pays threepence a week of the sum above mentioned. In cases where the wages are below 2s. 6d. a day the rates are lower. The government also in each case pays to the insurance fund one third of the amount paid by the employer and employee. In this way a man gets 9d. worth of insurance for 4d. and a woman gets 8d. worth of insurance for 3d.

Persons who get into arrears when unemployed are allowed to work off arrears gradually when they secure work. There is no reduction of benefits unless they miss more than four contributions a year. Arrears do not accrue: (1) when a person is not able to work; (2) during twelve months after the commencement of the operation of the Act in case of all employed contributors; and (3) in cases of widows who were insured before marriage during the time they were married. When they become wage earners again they are placed upon the insured list.

There are¹ special provisions in the Act for aliens. Under some conditions they are treated as British subjects. In Section 46 Part I of the Act the provisions are stated with regard to persons in the naval and military service of the Crown. They pay reduced contributions during service but they can only receive maternity benefits. Special arrangements are made for men who leave the service in such a physical condition that they will not be received in an approved society.

The individuals² insured under the sickness and invalidity

1. National Health Insurance, Part 1, Section 45.

2. Ibid, Section 8.

scheme are entitled to four distinct benefits; medical, sickness, disablement and maternity. In special cases two other kinds of benefits may be given; sanatorium, and additional. Under medical benefit the insured person has a right to medical treatment and attendance, including the provision of proper and sufficient medicines and such medical and surgical appliances as may be prescribed by regulations made by the Insurance Commissioners. The insured also has the right to choose any doctor on the panel, but the doctor has the right to refuse to treat the case.

The sickness and disablement benefits can best be shown in a table.¹ These benefits are payable from the fourth day of sickness.

AGE ²	MEN				WOMEN			
	s.	d.	s.	d.	s.	d.	s.	d.
Over 21 and not over 50	10	0	10	0:5	0	7	6	7
Over 50 if paid 500 contributions	10	0	10	0:5	0	7	6	7
Over 50 and not over 60 if not paid 500 contributions	7	0	7	0:5	0	6	0	6
Over 60	6	0	5	0:6	0	6	0	5

After a period of twenty six weeks if sickness continues

1. Chiozza Money, Insurance versus Poverty, p. 103.
2. Age on entering insurance.

a payment of 5 s. is made to the insured person weekly as long as the sickness may last. Two years of contribution is necessary before the insured person can claim disablement pension. At the age of 70 the provisions of the Old Age Pensions' Act take precedence over the disablement pension which ceases.

In the case of maternity benefit a sum of 30 s. is paid to the wives of insured men although the women themselves are not insured. The 30 s. is given also in case the child is a posthumous child of the widow of an insured person. In case the woman is a contributor she will receive sickness benefit as well as maternity benefit. This sickness benefit extends from two weeks before confinement until four weeks after. Mr. Lloyd George pointed out in a speech in the House of Commons that the maternity benefit was one of the greatest social reforms in the bill. It would enable women who were regular wage earners to have some time to recover their strength before going to work again and would also permit better care of the children. The 30 s. that is paid is supposed to defray the expenses of the doctor, nurse or midwife.

During the debates in the House of Commons a great deal of importance was given to the sanatorium benefit. It is a benefit for persons suffering from tuberculosis and certain other diseases which the local government board with the approval of the treasury may designate. Only insured persons can obtain recommendations which are given by the local insurance committees. The individuals so recommended will receive benefits for life if necessary. The benefits may be in the form of home treatments or they may be institutional. Any institution except poor-law institutions may be used for administration of sanatorium benefits

provided it has been approved by the local government board.

The administration of the sickness and invalidity insurance is extremely complex. The Act causes much new work to fall upon the treasury, board of trade and the post-office. It also creates several new organizations. The most important¹ are the boards of insurance commissioners for England, Wales, Scotland, and Ireland. These boards are appointed by the treasury and have considerable influence and power of control. Each board has the privilege² of appointing an advisory committee to assist the board in making regulations. These advisory committees are supposed to represent associations of friendly societies, trade unions, medical men and employers. There is a provision in the Act that states that two of the members of this committee must be women.

The insurance³ committees are constituted in every county and county borough. It is the duty of this committee to administer benefits in case of need, for all contributors who make their weekly payments through the post-office. In certain cases⁴ district insurance committees may be appointed by the Insurance Commissioners. These district committees are to serve in urban communities in which the population is less than in the community for which insurance committees are created.

The local medical committees⁵ represent the medical practitioners in the areas for which they are created. These committees are supposed to advise the insurance committees or district committees as the case may be, and also to exercise such powers as

1. National Health Insurance, Part I. Sec. 57.
2. Ibid, Sec. 58.
3. Ibid, Sec. 59.
4. Ibid.
5. Ibid, Sec. 62.

given to it by the Insurance Commissioners.

The last of the administrative organizations to be considered are the approved societies.¹ An approved society is any society registered or established under any act of Parliament, or by Royal Charter, or if not so registered, having a constitution of such character as may be prescribed for transacting insurance under the Act. No society can receive the approval of the Insurance Commissioners if it is carried on for profit, or if honorary members are allowed to vote on questions arising under the Insurance Act. A society to become approved must: (1) give security against any malversation or misappropriation by its officers; (2) agree to having its assets and liabilities valued at such times as the Insurance Commissioners may direct; and (3) keep its accounts under the Insurance Act separate from the accounts of any other business it may have in charge. It is the duty of these approved societies to administer sickness, disablement and maternity benefits for members of their respected societies.

Part II

The scheme of unemployment insurance is under the control of the board of trade at Whitehall. The board of trade makes all regulations and can with the sanction of the treasury add other industries to the unemployment insurance scheme.² When the bill went into effect there were seven industries included in the unemployment insurance (1) building, (2) construction work, (3) ship building, (4) mechanical engineering, (5) iron founding, (6) construction of vehicles, and (7) sawmilling.

1. National Health Insurance, Part I, Sec. 23-29.

2. Sydney Brooks British Insurance Act Independent Vol. 73: 135.

The workmen in these seven trades must pay compulsory contributions in addition to those made to the sickness and invalidity fund. These contributions can best be shown in table form.

COMPULSORY CONTRIBUTIONS TO UNEMPLOYMENT INSURANCE¹ (Pence)

Age and Period of Employment	Employer	Workman	State	Total
	Per Week	Per Week	Per Week	Per Week
For Workmen 16 to 18	1d.	1d.	0 2/3d.	2 2/3d.
For Workmen Over 18: When employment is for a week, or for more than two days	2 1/2	2 1/2	1 2/3	6 2/3
	Per Day	Per Day	Per Day	Per Day
When employment is less than two days	1	1	0 2/3	2 2/3

The payments for unemployment insurance are made in stamps using the same methods as described in Part I. Workers under 16, foremen, clerks and apprentices are not included in the unemployment insurance scheme. In spite of these exclusions Mr. Lloyd George estimated that in the first year 2,511,500 men of the seven industries would come under the Act.

The unemployment benefit² is normally paid at the rate of 7s. a week. In all ordinary circumstances benefit is limited to 15 weeks in any year ; and no workman can receive more benefit than in the proportion of one week's benefit for every five

1. Chiozza Money "Insurance versus Poverty, p. 329.
2. T. J. Macnamara "Great Insurance Act" Contemp. - R. Vol. 102: 162.

contributions paid by him. When out of work without regard to cause he is not required to pay contributions. Neither will a contribution be required of him on account of any period during which though in work he receives no pay. When out of work, he may refuse an offer of a job in certain circumstances and still not forfeit his right to benefit. Specifically he may refuse to work in a situation vacant through stoppage of work due to a trade dispute; he may refuse work at a lower rate, or on conditions less favorable than those generally observed by agreement between associations of employers and workmen, or in absence of such agreement, than those generally recognized in the district by good employers; and he may refuse work in another district at a lower rate, or on conditions less favorable than those which he habitually obtains in his usual employment.

But on the other hand under certain conditions, though he is out of employment he will not be eligible for benefit. In case the stoppage was due to a trade dispute at his place of employment he can get no benefit until the stoppage of work is at an end, unless he has obtained work in an insured trade in the meantime, and is again unemployed. He can get no benefit for six weeks from the date of leaving if he has lost his job through misconduct, or, has voluntarily left without just cause.

He can get no benefit if he is an inmate of a prison or workhouse or other institution supported wholly or partly out of public funds. Neither will benefit be given if he is residing temporarily or permanently outside the United Kingdom. No benefit will be given if he is in receipt of any sickness or disablement benefit or disablement allowance under Part I of the

Act.

There is a provision under this part of the Act, by which when a man reaches the age of 60 and has paid 500 weekly contributions, he may be repaid the amount by which his total contributions have exceeded the total amount of benefit paid to him out of the Unemployment Fund. And he will receive that excess of his contributions over benefit paid out together with compound interest at the rate of $2\frac{1}{2}$ percent per annum.

There is another commendable provision under which employers are offered a refund of one third of the value of their contributions in any year in respect to each workman continuously in their service during the year. This provision has a tendency to aid the workman to secure steady employment. It would also be well to consider the provision which provides for industrial depressions. At such times under the Act the employer can keep his men at work on short time, without any contribution to the Insurance Fund, either by the employer or employed. It is claimed that this provision will be a great aid to the laboring classes during industrial depressions.

The Act went into effect on July 15, 1912. As yet sufficient time has not elapsed to enable one to make many comments on its results. There has been, however, one attempt to discover how it is working. A survey¹ was made of a small area in South London, which covered 460 houses in which there were 1,014 insured persons (men 573; women 441). Their occupations ranged from daily servant to dressmaker, from casual laborer to clerk. Forty-

1. Webb & Gardner "Insurance Act at Work" Contemp. Vol. 106:
42.

The first of these is the fact that the
government has been unable to secure
the necessary funds to carry out its
policy. This is due to the fact that
the government has been unable to
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nine houses contained no one insured. These were occupied chiefly by flower-sellers, hawkers, rag and other "dealers", men and women in trades not working for any employer, and a few masters and clerks not employing domestic servants.

The investigation pointed out that in some respects the Act was not working in a satisfactory manner. The administration showed numerous delays in transfers and irregularities in delivering and filling in of cards and insurance books. This is caused partly by the fact that the agents are given more work than they can attend to properly.

The most of the difficulties were found in the case of sickness benefits. Thirty ($17\frac{1}{2}$ percent) of the 172 who applied for benefit had difficulties of a more or less serious kind. This does not include the cases where the benefit was three or four days late. Perhaps the greatest difficulty was that of delay of benefits. There were many cases of delay of ten to fifteen days and some for five and six weeks. There were also some cases where the agents had taken advantage of the insured persons because of their ignorance. In respect to malingering and tuberculosis there were too few cases to be of any value for conclusions.

As far as medical benefit is concerned, it appears that most of the sickness in the area, where it is merely a matter of advice and medicine, is being attended and that promptly. In some cases of extreme poverty the best results were not obtained but that is not the fault of the medical benefit. There has been practically no difficulty over the maternity benefit, probably because the facts are indisputable. Thirty claims were made and

all but two were paid promptly.

There were some cases found where the insured person was actually worse off under the Act than he was before. Some employers paid short wages during illness but since the passage of the Act they have stopped this practice. The domestic servants are required to pay a weekly contribution but are afraid to claim compensation advantages for fear of losing their places.

At the close of this investigation several recommendations were made two of which are worthy of mention: (1) an installment of benefit should be paid, in every case, at the end of the first week of sickness, and no excuse for delay should be accepted. Extra nourishment should be obtainable in urgent cases on a doctor's order; (2) there should be in each district an inquiry office to which those in any sort of difficulty could apply, and where help would be promptly given. For two years or longer if it should prove necessary, these should be staffed with investigation officers, who would act in behalf of the insured person, would complete inquiries and would attend at the Head Offices of Approved Societies and the Insurance Committee to insure attention in cases of delay.

So much for the history of the poor laws, now let us consider the present system of public relief. The discussion of Poor Law Administration can well be divided into two parts: the Central Authority, and the Local Authorities. It has been pointed out that the existing central authority in Poor Law administration is the Local Government Board. The Local Government Board¹ consists of a president appointed by the King and as ex-officio members the Lord President of the Council, the

1. Lowell-Gaut of England.

principal Secretaries of State, the Lord Privy Seal and the Chancellor of the Exchequer. The functions of the ex-officio members are purely formal. The Board never meets so as a result the president, with his secretaries, has the sole responsibility for the whole of the current administration. The President of the Board has the rank of a minister and is generally admitted to the Cabinet. He has two secretaries, a Parliamentary Secretary and a Permanent Secretary. The offices of President of the Board and Parliamentary Secretary are both political and subject to change with a change of ministry. The Permanent Secretary holds his position without regard to political influences.

The central board exercises powers of the most extensive character over local administration. There are four chief ways in which these powers are used; through the auditing of accounts, through inspection and supervision, through issuing of orders, and through power of dismissal.

Perhaps the most efficient means of control over local authorities is through the power to audit accounts. Almost all poor law officers¹ have to keep detailed books, registers, or accounts, in accordance with the prescribed forms, and it is the duty of the auditor, to whom all these books and accounts are submitted twice annually, to satisfy himself that they are duly kept, that they agree with each other, that they are arithmetically correct, and that they are supported by the necessary vouchers. The auditor has to decide with regard to each item, whether it is warranted by law and is reasonable in amount. He dis-

1. Aschrott, English Poor Law System, p. 210; 173.

allows all excessive payments and subcharges the person by whom the improper expenditure has been made or authorized. The order of a superior does not relieve the person who makes an unlawful payment from responsibility. The Local Government Board has discretionary power to remit the disallowance. In this way the central board has perfect control over the expenditures of the local authorities. There are fifty district auditors and seven assistant-auditors who since 1879 have been paid wholly by the state and are considered civil servants.

Another important function of the central board is the power to inspect and supervise local administration. There are fourteen inspectoral districts, an inspector for each district, while London has three assistant inspectors one of whom must be a woman. The inspectors, according to English ideals of public servants, must be men of ability and broad education. No special requirements are stated except they must be men of influence and interested in poor relief. The salary ranges from £900 to £1000 per annum with all expenses and is high enough to attract men of high ability. It is the duty of the inspectors to see that the administration within their district is carried out in accordance with the existing acts and regulations. Because of this duty they must attend a meeting of each board of guardians within their district once or twice a year. At these meetings the inspector has the right to take part in the discussion but does not have the right to vote. Aside from this duty the inspectors must visit the workhouses, hear complaints, and in fact, handle all the business that goes on between the board of guardians and the Central Board. The advice of the inspector is

generally accepted by the board of guardians because he can bestow praise or blame as to the administration of particular districts in the Annual Report which is often locally circulated, besides being laid before Parliament.

Another very important function of the Central Board is the power to issue orders and regulations to secure the carrying out of the intentions of legislation. Parliament, instead of laying down stringent and precise requirements by statute, has, in many instances, preferred to entrust the Central Board with the power of issuing, at its discretion, such special regulations as may be suitable to the circumstances of the time and place. It was thought that in this way the different local conditions which make a uniform administration of the poor law difficult, if not impossible, might be satisfactorily dealt with. These orders are called Poor Law orders and have of late years come to be of great importance because they cover the whole field of administration down even to the most minute details. The method of manner of giving the relief is rigidly prescribed and the duty of the local authorities is to decide whether or not the relief shall be given and of what kind. The sanction of the Central Board by a special order is necessary before any important step can be taken by the local authorities, such as the formation of a new union, or the building of a workhouse. Besides the mandatory orders issued by the Board, it exerts great influence by sending out letters of instruction and circulars which explain the orders and suggest ways of carrying them into effect. The last to be considered of the means of control that the Central Board has over the local authorities is the power of

dismissal. The local authorities cannot appoint or remove any officer without the consent of the Board while the Board has the power to discharge all officials, employed by them.

This system tends to make the administrative officers in the relief system, such as clerks, masters of workhouses and relieving officers, independent of local political influences. It also insures the dismissal of incompetent officials and tends to make the whole system of poor relief more efficient.

At present for the purposes of local administration¹ the country is divided into 649 Poor Law unions, With an increase in population new unions may be created. There is a board of guardians for each of these unions. Since 1834 the board of guardians has been the most important local authority for the administration of relief,² and has exercised the functions previously discharged by the overseers. The guardians are elected by the respective parishes comprised in the union and are unpaid honor officers. The county council has the power to fix or alter the number of guardians to be elected by each parish, and also to add small parishes to each other, and to divide large parishes into wards for the purpose of election. The elected guardians are entitled to choose, in addition, their chairman and vice-chairman, and two other members outside their own body, provided such persons are qualified to be guardians of the union. To be qualified for election as guardian, a person must either be a parochial elector of some parish within the union, or have resided in the union during the whole of the twelve months preceding the election, or in a burough be qualified for election as

1. Poor Law Annual 1914-1915.

2. Aschrott - English Poor Law System.

a councillor for that burrough. Women may be guardians if they conform to the above rules fixed by the Local Government Board.

The term of office of a guardian is three years, and one-third, as nearly as may be, of every board of guardians is to go out of office each year. However, the county council has the power to force all the guardians to retire the same year, or where one-third of the guardians retire annually it may decide in which year or years of each triennial period the guardians for each parish, ward, or other area in the union, shall retire.

There are three classes of duties that are placed upon the guardians. First they must decide upon all applications for relief and take the necessary measures to carry out such decisions. Second, they must exercise a constant supervision with regard to relief, and the establishments in which paupers are maintained. Third, they must provide, as far as necessary, for the appointment of paid officers.

Perhaps the most important duty of the guardians is that of deciding upon individual applications for relief. In the first place they have to determine whether the applicant is destitute, and, if so, what kind of relief should be granted. The report of the relieving officer affords the materials for judgment in both respects. The relieving officer must inform himself as to the position and circumstances of the applicant and must give this information to the guardians both by filling up a prescribed form of queries and by personal attendance at the meetings of the guardians. The applicant is also expected to attend the meeting, in order that the guardians, by verbal inquiry, may satisfy themselves as to the correctness of the report of the relieving

officer.

Because of the strict enactments of the English poor law under which relief may be granted only to persons who are entirely destitute there is little difficulty in determining who is to be relieved. The important question is that of the kind of relief, because the guardians are free to choose in this respect. In certain specified cases, particularly as regards the able-bodied, the form of relief is determined by fixed rules. The guardians have to determine whether relief should be granted by admission to the workhouse in cases where this is not expressly prescribed. They have to decide as regards relief outside the workhouse, whether it shall be in money or in kind. They also frequently have to determine whether the person relieved is to be sent to this or that institution, which in some cases is a very difficult question to settle.

After relief has been granted, the guardians have the further function of supervising its administration. The supervision of indoor relief is carried on by visiting committees, who are appointed for workhouses, schools and other public institutions. The work of these committees is brought to the attention of the guardians by means of reports and discussions. In the case of outdoor relief a constant supervision is exercised because the relief is granted only temporarily. Such cases come before the board every three months and the relieving officer has to make a new report as to the applicants' destitution and circumstances.

The third and last class of functions of the guardians is the appointment of the necessary paid officers. It has been

pointed out that the Central Board has the right to reject the nominees of the guardians but this right is seldom exercised.

Of the paid officers the two most important are the clerk and the relieving officer. Each union employs a clerk and in many of the larger districts there is also an assistant clerk. It is the duty of the clerk to make minutes of the proceedings at the meetings of the board of guardians and to keep a number of prescribed books and accounts, the most important being the General Ledger, in which all receipts and disbursements must be entered under the proper headings; the Relief Order Book, in which are recorded the names of all applicants for relief, with the decision of the guardians on each case; and the Order Check Book, which contains all orders given by the guardians for provisions, stores, repairs, and the form of invoice relating to them. The clerk acts as secretary of the board of guardians, and conducts the entire correspondence, so his attendance at their meetings is absolutely necessary. Another duty of the clerk is to check the books that are kept by the other paid officers, especially by the relieving officer and the master of the workhouse, before each meeting of the board of guardians. This gives him some supervision over the accounts and bookkeeping of such officers. The other important duties of the clerk are, acting as legal advisor to the board; conducting the election of the guardians; and acting as clerk to the Assessment Committee.

The other important paid official is the relieving officer. He stands in direct and permanent relation with the poor, and it is important that he should be able to understand their circumstances, and also that he should occupy a position of authority

with regard to them. On an average there are two or three relieving officers in each union.

All applications for relief in the district are made to the relieving officer and it is his duty to examine into the circumstances of every case by visiting the house of the applicant, and to find out his state of health, his ability to work, and his means. The relieving officer must afford ample relief in cases of sudden or urgent necessity. In this case no money can be given but the relief may be in the form of an order of admission to the workhouse or relief in kind. It is his duty to procure medical assistance in any case of sickness or accident. The relieving officer must attend the regular meetings of the board of guardians in order to report the applications of relief and the relief granted. He is in a position to advise the guardians as to the form and amount of relief which may appear suitable in each case. He is also asked if in his opinion the applicant is able-bodied, and if not, if he knows of any relative who could be required to contribute toward his maintenance.

After the board of guardians have decided on the relief to be granted, the relieving officer has to put their decision into practice. In case outdoor relief is granted, it must be entered upon the outdoor relief list. He must visit all persons upon this list at regular intervals, and he must determine whether their circumstances have changed, and, if necessary, report the case to the guardians. In the Receipt and Expenditure Book he must keep an account of all money received and disbursed by him. He is required to pay all money allowances at the proper periods and in the prescribed manner. It is evident that the greatest

share of responsibility in poor law administration rests upon the relieving officer.

The procedure of granting relief just described represents the spirit of the law. However, it is not always possible to carry out this procedure fully.¹ Great haste in the disposition of cases is caused by the immense amount of business that comes before some boards of guardians. Also the duties of the relieving officer are often so heavy that he cannot give proper attention to the investigation of cases. He often has from four to five hundred cases to look after when he should have less than two hundred. Because of this, investigation is often neglected or degenerates into a mere form. This is the great weakness of the English system of poor relief that the value of personal investigation and constructive planning in which the cooperation of the beneficiary must be elicited or compelled not recognized and that undue importance is given to the machinery and routine of administration.

Some consideration should be given to the connection of relief with domicile. The privilege of receiving relief is given to every entirely destitute person. It is a punishable offense for the local poor officials to refuse to relieve such a person, and this law is sufficient to prevent any neglect of duty on the part these officials. A private individual may be punished in case he knows of a child, a sick or other helpless person who is in need of relief and neglects to procure it for them. Persons who have money or property, and who make false statements in applying for public relief, may be punished as idle and disorderly

1. Chas. A. Willwood, Public Relief and Private Charity in England, Missouri Univ. Studies, Vol. 2.

persons.

The Poor Law union in which the poor person is found is responsible for relieving that person. An applicant may be removed to his home in case he has no settlement in any parish of the union, provided there are no special legal regulations prohibiting the removal. There are nine cases in which removal can be prohibited. The following are the most important¹: if the person in question is legally settled in any parish of the union; if the person is a child under sixteen, living with a parent; if the person is a widow during the first twelve months of her widowhood; if the person is a foreigner without settlement in England; or if the destitution is only due to sickness or accident, unless in the opinion of the justices permanent disability will be the result of the sickness or accident. Removal may take place without formality in case the person has no settlement and is removable, if there is no dispute; but if there is a dispute a removal order from two justices of the peace must be secured by the guardians. A person so removed from a union by a formal order of the justices ~~renders~~ himself liable to arrest as an idle or disorderly person in case he returns to the union.

The claim to settlement in a parish may be based on any one of seven grounds, - (1) Every person has a settlement in the place where he is born, (2) A child under sixteen takes the settlement of its father or widowed mother in case the parent has a settlement in some place other than that in which the child was born. (3) The wife acquires the settlement of her husband by marriage, and continues to hold it after his death. Besides these three derivative settlements, acquired by virtue of relationship

1. Aschrott Eng. Poor Law System, pp. 146-150.

to another person, there are original settlements acquired by the person himself. (4) A settlement is obtained by indenture if the apprentice resides for forty days in a particular place. (5) It is also given if a person occupies for one year a dwelling house, whose annual rent is not less than £ 10, and has paid poor-rate. The last ground for acquiring settlement was established in 1876. (6) It is given if a person has resided in a parish for three years "in such manner and under such circumstances as would render him unremovable."

Public opinion has for some time favored the entire repeal of the right of removal and the laws of settlement. It is a significant fact that now in many places scarcely any use is made of the right of removal which exists. This is especially the case in the larger cities, in which the number of persons who might be removed in case of destitution, according to the Law of Settlement, is very large. It will be only a matter of time until poor relief will be regarded as the duty of the state independent of the connection of the applicant with a particular place.

Some consideration must be given to the raising of the funds for poor relief. These funds are obtained in three ways, poor rates, loans and State contributions. A large proportion of the relief funds is obtained by the poor rate. This is a local tax which is placed upon each union for the support of its own poor. Personal property is exempt from taxation or the poor rate while real property bears the entire tax. Some real property as churches and other buildings devoted to divine service and Crown and Government property, is exempt from assessment. The

assessment is carried out by the overseers, under the direction of the Union Assessment Committee. The overseers who are unpaid honorary officers are assisted in the main part of their duties by the paid assistant-overseers and collectors of the poor rate.¹ In 1912 the total amount raised by the poor rate was £ 13,726,872. This was the largest amount that had ever been raised from the poor rates up to that time. There has been a gradual increase in the poor rate for the past fifty years: The rate per head on estimated population, of expenditure for relief of the poor has increased slightly during the past thirty years. For the last ten years this rate has remained nearly constant being, a little over eight shillings.

The object of loans is to increase the efficiency of indoor relief so in this discussion they deserve little consideration. At first (1819) loans were allowed only for improvement and erection of workhouses. At the present time loans may be raised "for any permanent work or object or any other thing, the costs of which ought, in the opinion of the Local Government Board, to be spread over a term of years."² The security for loans as well as the amount and payment is regulated by law. The carrying out of the enactments on the subject is assured by the strict control exercised by the Central Department. The loans for poor law purposes have greatly increased during the last forty years.

The other source of relief funds is the state contributions. The state pays out of the Consolidated Fund, for the keeping of each pauper lunatic, a contribution of four shillings weekly to

1. Poor Law Annual, 1914-1915, p. 712.

2. Poor Law Act, 1889, 52-53 Victoria C.56-82.

the district responsible for his maintenance. The State also contributes toward some other forms of relief, as, salaries of poor law medical officers, and teachers in poor law schools, the salaries and superannuation allowances of all other officers of the unions, and the cost of drugs and medical appliances. During the past thirty years the size of the State contributions have been gradually increased.

Poor relief may be divided into two main classes, indoor and outdoor relief. In England indoor relief means practically all relief given inside of institutions,¹ as workhouses, infirmaries, asylums, hospitals, schools, and even training ships² are included in this class. Outdoor relief is relief granted to the poor in their own homes; but in England it also includes the relief of the indigent insane in private asylums and county or borough asylums. However this is an exceptional use of the term, and as a general rule the terms indoor and outdoor relief are used to designate, respectively, relief inside or outside of the workhouse.

It has been pointed out that to decide upon the kind of relief is one of the most important duties of the board of guardians. They must make this decision in accordance with the existing ordinances of the Central Board of which the most important are the, Outdoor Relief Prohibitory Order of 1844, and the Outdoor Regulation Order of 1852. The Outdoor Relief Prohibitory Order, which is in force in most districts of England,³ forbids the grant of outdoor relief to the able-bodied of either sex, except in the following cases: (1) on account of sudden and

1. Outdoor Relief.

2. Chas. A. Ellwood, Pub. Relief and Priv. Char. in Eng.

3. Aschrott, Eng. Poor Law System, p. 165.

urgent necessity; (2) on account of sickness, accident, or bodily or mental infirmity affecting the applicant, or any of his or her family; (3) for burial expenses; (4) in case of a widow in the first six months of her widowhood; (5) in case of a widow with legitimate children only, who is unable to earn her own livelihood; (6) if the head of the family is in prison; (7) in case of the wife or children of a soldier, sailor, or marine in His Majesty's Service; (8) in cases of desertion of husband when there are children resident with the mother under seven years. In the cases (6) to (8), relief is given in the same manner and subject to the same conditions as to a woman in widowhood.

The Outdoor Relief Regulation Order, which is in force in London, Liverpool, Manchester, and other large cities especially in the manufacturing districts, is less prohibitive of relief of able-bodied outside the workhouse. Because of the large number of the unemployed and the small capacity of the workhouses, this order is permanently in force. The grant of outdoor relief to able-bodied women is here unrestricted; but the grant to able-bodied men is subject to the following limitations: (1) if relief is given outside the workhouse, at least half must be given in articles of food or fuel, or in other articles of absolute necessity; (2) no relief is to be given in aid of wages; (3) relief is only to be granted on condition of the performance of a task prescribed by the guardians. The guardians must report to the Central Board within thirty days the sort of work prescribed, the time and place of its performance, and the provision made for superintending it. To oversee this work a superintendent of outdoor labour may be appointed.

Exceptions to (2) and (3) are allowed in a number of cases corresponding with those under the Outdoor Relief Prohibitory Order. Besides these special provisions as to able-bodied paupers, there are a number of general regulations as to the relief to be granted. The guardians are absolutely prohibited from using the poor funds to establish any applicant in business or trade; for the payment of rent; or for defraying traveling expenses. Non-resident relief, that is relief to persons living outside the union to which they are chargeable, is allowed only in the following cases: (1) if the persons in casually within the union, and destitute; (2) in case of sickness, accident, bodily or mental infirmity affecting the applicant or one of his or her family; (3) in case of a widow with legitimate children only, who, at the time of her husband's death, was resident with him in some place other than the parish of her legal settlement; (4) in case of a child under sixteen maintained in a workhouse or school outside the union or parish; (4) in the case of the deserted wife or child of some person residing elsewhere.

Outdoor relief to those who are not able-bodied, as children, the aged, and the infirm is neither prohibited nor regulated by these orders. They emphasize the point that indoor relief is always to be preferred for the able-bodied; and in no way do they prohibit the guardians of any union from abolishing outdoor relief entirely if they so desire. In case the regulations regarding the granting of outdoor relief are violated, the auditor when inspecting the books of the union will declare it illegal and charge the amount personally to the

relieving officer or the guardians.

There are four modes in which outdoor relief may be given. The greater part of outdoor relief in England is given in money, because it is more easily distributed than any other form of relief. These allowances are usually paid weekly at some stated time and place called "pay-stations." The government inspectors have come to look upon this practice with disfavor because of its publicity. The pay-stations are no longer allowed to be in public houses. The best plan is to give the relief in the house of the pauper, because an effective control over the person relieved can be maintained in this way. Relief in kind is supposed to be a better method than relief in money, and is recommended by the central authorities. The only legal restriction not previously mentioned concerning relief in kind is, when in pressing cases temporary relief is given outside the workhouse by the relieving officer or by an overseer, before the definite decision of the board of guardians, it must be in kind or by the provision of medical assistance. Employment is another form in which outdoor relief may be given. Provision for this kind of relief is made in the Outdoor Relief Regulation Order. As a general rule the employment consists of breaking stones in stoneyards but in some cases other kinds of work may be furnished. The boards of guardians in most city unions, under the regulations of the outdoor labor test order, have the right in times of distress to open labor yards. Outdoor relief may also be given in the form of medical attendance. It is the duty of the medical officer personally to undertake the treatment of the sick. The order for attendance on a sick person is usually issued by the relieving officer or by the guardians,

but in cases of urgent necessity the overseers and justices can also give the order. The medical officer must furnish the needed medicines and attention but he cannot order articles of food directly; he may recommend the grant of "medical extras", but concerning this the final decision rests upon the board of guardians. At least one district medical officer must be appointed for each union but in most unions there are several such officers. The usual regulation is that no medical officer should have a district of more than 15,000 acres, or a population of more than 15,000 persons under his charge. Relief through medical attendance does not legally pauperize a person, in the sense of entailing disfranchisement, in case the person relieved is not already a pauper. Other kinds of outdoor relief disfranchise the pauper.

When the Poor Law was reformed in 1834 the chief object was to put an end to outdoor relief and especially relief to the able-bodied. This purpose has nearly been realized in respect to the able-bodied. During the last seventy years the number of able-bodied paupers receiving outdoor relief has diminished steadily. Since 1850 there has been a slight increase in the number of able-bodied relieved in the workhouse but the increase is not proportional to the increase in population in spite of legislative and administrative efforts to diminish outdoor relief and to force the poor into almshouses. Approximately three-fourths of the vast bulk of English pauperism still remains outdoor pauperism. The amount paid out annually for outdoor relief is considerably more than the amount spent for indoor maintenance in spite of costliness of the latter.

The workhouse system is the foundation of the English poor law because the workhouse serves as the normal standard of relief. This system is considered as most satisfactory in England because the amount of relief given to each pauper can be easily regulated. In the workhouse care is taken that the pauper is provided with the necessities of life, and beyond this he can claim nothing. The condition of the pauper is always a little lower than that of the poorest independent laborer.

PART III

PUBLIC OUTDOOR RELIEF IN THE UNITED STATES.

In the United States the term outdoor relief has grown to mean the relief of the poor in their homes from public funds, but it does not include medical relief. All relief given in almshouses and other institutions is considered as indoor relief. Amos G. Warner¹ has stated that the almshouse was the fundamental institution in American poor relief because it cared for all the objectly destitute not otherwise provided for. The extent to which the almshouse is used for poor relief is shown by the census report of 1910 on Paupers in Almshouses.² There were 84,198 paupers enumerated in almshouses on January 1, 1910, and 88,313 admitted during the year. The fact that the admissions during a year are of greater number than the population on a given date indicates that the almshouse inmates are a rapidly shifting group. In the year 1910 there were 59,120 discharges, 5,267 transfers, and 17,486 deaths. The ratio of paupers to population has declined steadily at every census since 1880, the earliest date for which comparable figures are available. In 1880 there were 66,203 inmates of almshouses in the United States or one almshouse pauper to 758 inhabitants; in 1910 there was one almshouse pauper to 1,092 inhabitants.

In the United States the general administration of the almshouse is for the most part in the hands of the county authorities. In some states where the township system of local government is still in force the almshouse is a town institution, but in most of the states the county system has been adopted, and the county

1. American Charities, p. 195.

2. Paupers in Almshouses 1910. Printed 1915.

commissioners, or supervisors, or the county court have supervision. The immediate administration of the institution is either in the hands of a superintendent or keeper appointed for that purpose, or is let out by contract to some person who occupies the house and cares for the inmates. The contract system has given opportunity for many abuses and is gradually being eliminated.

A review of the poor laws of the forty-eight states and the District of Columbia shows that in thirty-two the almshouse is under a salaried superintendent or keeper appointed for the purpose;¹ in three the contract system is established by law; in six² the preference is for a salaried keeper or superintendent, though the contract system is allowed; in eight³ there is no clear statement, the inference being that the contract system is the rule; and in New Mexico practically all poor relief is furnished by private persons on arrangement or contract with the authorities as there are no almshouses in that state.

Some writers have taken exception to the statement made by Warner in American Charities, that the almshouse is the⁴ fundamental institution in American poor relief. Whether the almshouse or the alternative of a public grant at home is the residual and ultimate resource depends very much upon the personal characteristics of the responsible public officials. Often the local authorities have received into the almshouse but a small fraction of the public dependents including only those who are absolutely homeless and helpless. They relieve the other classes in their homes even when they are entirely dependent on the public

1. Georgia, Idaho, Arkansas. 2. Washington, Oregon, North Carolina, Maine, Iowa, Arizona. 3. Florida, Kentucky, Louisiana, Maryland, Mississippi, Texas, Wyoming, Vermont. 4. Edward T. Devine Principles of Relief, p282

for their support. Outdoor relief under such circumstances becomes the real residual resource rather than the almshouse, the latter being a little more than a charitable hospital.

In the United States there is no single national poor law or general system of poor relief having force throughout the whole country. According to the United States Constitution the legislation and administration of poor relief in America is controlled by the state legislatures, and consequently there is considerable variety in the details of the system. The American poor relief system,¹ like other institutions and systems of government, was transplanted from England.² The English poor laws is the foundation for the American poor law. There are two main types of poor law and administration in the United States which are called the Virginia type and the New England type, or the county type and the township type, corresponding to the two general forms of local government respectively established in America by these two localities. Through migration these two types of government were propagated westward, according as the character of the country and the traditions of the people demanded the extended and more autocratic county form adapted to sparsely settled territory, or the more concentrated democratic form of township government. In the course of time the two types have modified each other producing more composite systems.

County and township officials have control of outdoor relief and from its nature the bookkeeping is likely to be faulty, especially as to the number of persons aided and the amount of the

1. C. J. Bushnell

2. Modern Methods of Charity, Henderson, p. 390, and 391.

relief given in each case. In many states there is no state official to whom the county and township officials are called upon to report. Under such conditions the only accounts that are published are found in the local papers annually or semi-annually, and these are seldom given in full. Because of this fact no systematic study of the working of the system of outdoor relief can be carried on. Public outdoor relief is legalized in all the states under certain conditions, with the exception of Arizona where it is implied but not expressly stated, and New Mexico where there are no specific statutes. In the District of Columbia the outdoor relief is all given by private charity.

The public is under obligation¹ to relieve and support all indigent residents of the community who are unable to support themselves and who have no relatives upon whom this legal obligation rests. In thirty-seven states this general principle is elaborated in various ways. Between the parent and the minor the duty of support is considered reciprocal. In many states this idea has been extended to include more distant relatives and to include the parent and child under different conditions. Sometimes the obligation includes grand-children and grand-parents and in several states brothers and sisters are made reciprocally responsible. These obligations cannot be enforced against those living in another state, in case the sister of the indigent person is married, nor in favor of the drunken or the vicious.

There are eleven states² in which no relatives are held

1. H. A. Millis, American Journal of Sociology, Vol. III.
2. Arizona, Arkansas, Kansas, Maryland, Missouri, New Mexico, North Carolina, South Carolina, Tennessee, Texas, and Wyoming.

responsible for the relief of indigent persons. In Illinois the following relatives, if of sufficient ability, are responsible in the order named for the support of a poor person ; children, parents, brothers and sisters, grand-children, and grand-parents. A married women in case her husband is living is liable for the support of a relative only in case she has property in her own right. Any person becoming poor as a result of intemperance or other bad habit is entitled to aid from parents or children only.

It is the duty of the relieving officer to enforce the obligations on behalf of an indigent applicant through the agencies of the county or other local courts. The Virginia county system is prevalent in all the states west of the Mississippi save Minnesota, in Pennsylvania, and in all south of Mason and Dixon's line. The township officials are in general responsible for the enforcement of the poor law in New England and Middle Atlantic states. In most of the states under each type the system is more or less mixed. In some states both systems are in use. In Illinois¹ any county may adopt or discontinue the system of township organization, on petition and a popular vote, a smaller petition being required for adoption than for discontinuance. There are now eighty-five of the one hundred and two counties in Illinois which have adopted the township system. Since 1890 only two counties have adopted township organization; and under existing conditions the counties with and without township organization seem likely to remain as they are. Most of the counties not under township organization are small in area and population.

1. John A. Fairlie, County and Town Government in Illinois.

The responsibility of a community for poor relief is decided, in the case of persons who move from one locality to another, by settlement laws. In seven states (Arizona, Florida, Kentucky, Maryland, Louisiana, Georgia, and Texas) there is no settlement qualification. The most common settlement requirement is that the person shall have resided within the town or county for a given time. In the western states having such a requirement, the time limit is very short, while in the northern and eastern states it is considerably longer. In Nebraska¹ a pauper is chargeable to the county in which he resided thirty days previous to his application for relief, and in Montana and Colorado only sixty days' residence is required. In four states the settlement is three months, in seven it is six months, and in fifteen the requirement is one year.

Some states have a condition of self-maintenance or maintenance without public relief, in addition to the time qualification. In order to secure a legal settlement in Virginia, Ohio, and Wisconsin, the person must have resided in the county or town for one year, and have received no relief during that time. The same condition is found in five other states except the residence period is longer; it being three years in South Carolina, four years in Connecticut, and five years in Maine, Massachusetts, and New Jersey. A number of the eastern states have a property qualification for settlement. In New Hampshire to secure a legal settlement the person must pay a poll tax for seven consecutive years; in Rhode Island the requirement is the payment of taxes for five years on a freehold worth \$200.00,

1. Summary of State Laws Relating to the Dependent Classes.

or the ownership of an estate netting \$20.00 per year, for three years; in Delaware holding office for one year, paying poor rates for two consecutive years, paying \$50.00 rent, or owning \$100.00 of real property, together with one year's residence is necessary. In most of the states a married woman takes the residence of her husband, children that of their parents, bastard children usually that of the mother, apprentices that of the master and an unmarried woman gains a settlement like a man.

When public outdoor relief is given it is to be used or consumed by the indigent person or family in the home. The family life is not disturbed, nor is the individual receiving relief under the surveillance of the public officials. As was stated above such relief is almost universally provided for. In the three New England states of Massachusetts, Vermont, and Rhode Island, the overseers of the poor are authorized under instructions from the town authorities, or at their discretion either to adopt or reject the system of outdoor relief. In twenty-five¹ states the authority is explicitly vested in the relieving officers to give outdoor relief subject to the regulations prescribed by law. The general power to care for the poor is vested in the county commissioners, or supervisors, or in the county court in several other states. In these states the authority is so general and so

1. Connecticut, New York, Virginia, West Virginia, Delaware, New Jersey, Pennsylvania, Mississippi, Maine, Utah, Oklahoma, Michigan, Indiana, Ohio, Illinois, Minnesota, North Dakota, South Dakota, Iowa, Nebraska, Kansas, Idaho, Nevada, Washington and Wisconsin.

unlimited that the officers may, at their discretion, give or refuse to give outdoor relief. These states are Alabama, Arkansas, California, Colorado, Florida, Georgia, Kentucky, Louisiana¹, Maryland, Missouri, Montana, New Hampshire, North Carolina, Oregon, South Carolina, Tennessee, Texas and Wyoming.

It is a fundamental principle of American charity that outdoor relief shall be temporary or only for partial support. The statutes of Illinois, Indiana, and several other states provide that such relief shall be given in cases where only temporary relief, or where only partial support is needed. In Alabama public outdoor relief is legalized only for emergency cases that are to be relieved till removed to the almshouse is possible. A number of other states have a very similar law. In some states there is a definite limitation as to the amount of outdoor relief, but in no case is the amount to exceed the cost of maintaining the person in the almshouse. In Iowa and Tennessee if a person of mature years and sound mind is likely to become a public charge, the board of supervisors may pay him such annual allowance as will not exceed the cost of maintenance in the ordinary manner. In South Dakota a similar provision is found except it also includes parents who are unable to support their defective children. Outdoor relief in the form of yearly allowances, virtually pensions for certain classes, is provided for in some states. Perhaps the provision of this kind of relief in Kansas will serve as well as any for an illustration.

1. In Louisiana the police juries in the different parishes have supervision of the poor. The police juries correspond to county commissioners in northern states, as parishes correspond to counties.

In that state poor persons likely to become chargeable paupers, and parents of idiots and helpless children unable to provide for such children, may be given an annual allowance by the county commissioners.

Some states have attempted to discourage application for relief on the part of the individuals who are either undeserving or not entitled to it. In Arizona any person who is entitled to relief, on making affidavit before the proper county officer, and upon approval by the board of supervisors, may be admitted to the county hospital, or furnished outdoor relief. In Idaho applications for relief must be made to, and approved by, a probate judge, the clerk of the county commissioners, or justice of the peace of the precinct where the applicant resides. A few states endeavor to regulate relief by the work test. In Iowa labor on the streets may be required of any able-bodied poor person seeking relief. In Ohio when public relief is afforded outside of an infirmary, and the recipient is able to do manual labor, he may be required to perform labor to the value of the relief afforded at any time, upon public property under the direction of the proper authorities; and if he refuses he may be proceeded against as a vagrant. In Massachusetts the towns have the privilege of establishing workhouses for the relief of the able-bodied.

The granting of public outdoor relief has been the subject of considerable controversy during the past forty years.¹ The evils connected with this system of relief have caused the agitation against it. In spite of this criticism there is a

1. Amos. G. Warner, American Charities, pp. 227-229.

general agreement that outdoor relief is satisfactory if limited and well administered. The administration of this kind of relief is given over to officers of many kinds. As a general rule in the South and West outdoor relief is administered by the township trustee, county commissioners, or some judicial officer along with his other duties; while in the North and East a special officer is appointed for administering outdoor relief.

In the New England states where the town system exists, the poor law is administered by the selectment or by elected overseers. In Connecticut the select men in each town act as overseers of the poor, are authorized to provide for the subsistence of all paupers having a settlement in the town. In Vermont each town elects annually an overseer of the poor who has care of all poor persons found within the limits of the town. In Rhode Island the same system is used, the larger number of overseers elected being the main difference. In Maine in the towns where the selectment do not act as overseers, overseers of the poor, not to exceed seven in number, are chosen by each town. In Massachusetts the overseers are also elected in each town. In three other states elected overseers are in charge of poor relief. In New York the town overseers are elected as they are in the New England states. In Virginia an overseer is annually elected in each magistral district of the county. In Pennsylvania three classes of officials are charged with the local care of the poor-county commissioners, directors of the poor, and overseers of the poor. The elective system prevails here as in Virginia.

In a number of states the office of overseer of the poor is filled by appointment. In New Jersey overseers of the poor are

appointed by the governing body of any municipality and charged with the superintendence and relief of poor persons entitled to receive relief or support from the municipality. In Maryland the administration of poor relief in each county is in the control of the county commissioners, who have power to appoint trustees of the poor with practically the same powers as overseers of the poor in other states, and in some counties the commissioners act as such trustees. In some states special officers are appointed by the courts, as in Delaware where the trustees of the poor in each county are appointed by the commissioners of the levy court; in Tennessee the commissioners of the poor, three in number, are appointed by the county court; in West Virginia the county court appoints an overseer of the poor in each magisterial district. In Georgia the court of ordinary of each county appoints the commissioners of the poor. In North Carolina the county commissioners in each county are authorized to employ an overseer of the poor.

New York and Michigan have superintendents of the poor who care for the county poor and overseers who care for the town poor. The superintendents are appointed by the county boards of supervisors in Michigan, while in New York they are elected in each county in the state. In Illinois the county board appoints county agents to relieve the county poor. In counties under township organization the supervisors of the respective towns are ex-officio overseers to their towns, excepting that in a town of 4000 or more inhabitants, upon written request of the supervisors the county board may appoint an overseer. In nine counties under township organization, the payments for outdoor relief are made by

the town; in the other counties the expenses are paid by the county. In Wisconsin the agencies for the care of poor persons vary according to the system in vogue. Under the township system the supervisors have the oversight and care; under the county system the county board of supervisors elect superintendents of the poor; when both systems are in use the town supervisors care for those in the towns, and the county board for those not legally settled in the towns. Also in Minnesota, the county commissioners serve as overseers where the county system and the town supervisors, where the town system exists.

The majority of the above mentioned states have special officers for the administration of relief. The civil or judicial officers administer it as one of their many duties in the remaining states. This function is performed by the township trustees who act as overseers of the poor in Indiana, Iowa, Kansas, and Ohio. In Nebraska the justices of the peace in each precinct are overseers of the poor and have exclusive superintendence in their respective precincts. In the four states of Arkansas, Kentucky, Missouri, and Oregon it is performed by the court. In the remaining states the administration of relief is performed by the county commissioners.

A very unique system of outdoor relief is in vogue at Kankakee, Illinois. In 1897 W. T. Gaugar was elected supervisor of the poor for that township. At that time the township was in debt \$20,000 for public outdoor relief. Previous to this time there had been no application of investigation or discrimination, which are fundamental principles in any well-regulated relief system. Families would move to the surrounding country in the

summer, and in the autumn would return in order to live at the expense of the township during the winter. After being installed in office the new supervisors first action was to inform eighteen such families that they need not expect public relief the following year. Then by the aid of the associated charities he secured a lady to act as assistant supervisor as well as secretary of the associated charities. Since that time the work of the supervisor and the associated charities has been united. Each application for relief was followed by a thorough investigation and if necessary immediate and adequate relief. By careful scientific administration the \$20,000 debt and the interest was paid off in six years with no increase in the tax rate on its account. The credit for this improvement in conditions has been given to Miss Hutton who has held the office of assistant supervisor and secretary of the associated charities for the past nineteen years. A few years later the assistant supervisor was made probation officer. At present half of her salary is paid by the township and half by the county. When applications for relief are made the assistant who has investigated the case holds a conference with the supervisor and the secretary of the associated charities to determine the best method of dealing with the case. Adequate relief is always given. The orders are issued by the supervisor or by his assistant by his request. Private donations are made to the associated charities but in reality they are made to the public relief fund. One individual willed the associated charities \$6,000 which is out at five per cent interest. Another benevolent individual made a large donation for the purpose of buying books for poor children in order that they might remain in school. The business men and especially the

saloon keepers contribute very liberally to the united charities. Every case that is worthy is relieved, and if there is not enough money given by private individuals the associated charities have the privilege of drawing on the township. However, this has not been necessary since 1903. The office of the associated charities is in the county court house. The advantage of this is that it is easier for needy persons to find it than it would be if it was in some private building. The success of outdoor relief at Kankakee is the result of the application of the general principles of poor relief that are used by charity organization societies.

As a general rule cities have a special provision for the administration of relief. In Vermont in all towns of more than 5,000, the overseers are appointed by the civil board. In the cities of New Jersey the overseers are selected by the council. In the cities of Ohio the board of control, consisting of the mayor, the director of public service, and the director of public safety, or proper designated official in the city charter, have general supervision of relief administration. In Kansas the board of commissioners in cities of the first class, and the mayor and council in cities of the second and third classes act as overseers of the poor. In Minnesota the councilmen in the cities and villages act as superintendents of the poor. In those states where municipal charities are separate and distinct from those of the county and town, special officers are appointed. Besides the states previously referred to similar practices exist in Indiana, Iowa, Michigan, New York and Wisconsin.

In summing up these details it is evident, that in the

great majority of the states, relief is administered by officers¹ as one, and a minor one, of their duties; that relief is administered by councilmen, selectmen, township trustees, county commissioners, justices of the peace, and county judges, who are not elected for that purpose; that all officers administering relief serve for short terms.

In most states the records of outdoor relief are to be kept and accounts rendered to the town, to the court, to the county commissioners, or to the county auditor as other accounts are kept and rendered. There are eight states that require the relieving officers to report directly or indirectly to a central authority on outdoor relief. These officials in Connecticut, Indiana, New Hampshire, Massachusetts, North Carolina, and Virginia report to the state board of charities, in Colorado they report to the governor, and in South Carolina to the Secretary of State.

The advantage of having state supervision and control can well be illustrated by a study of the public outdoor relief system in Indiana. Under the law of 1853 in Indiana, poor relief was given by the trustees of more than 1000 townships; the amount was left to their judgment, and they might in their own discretion send the applicants for relief to the county almshouse, grant them relief in their homes, or transportation to the next township. The board of county commissioners were also permitted² to give annual allowances and medical aid. Under this loose system very serious abuses grew up. The township trustee, who

1. H. A. Millis, Relief and Care of Dependents, Am. J. of Sociol. V. III, p. 390.

2. Amos G. Warner, Am. Charities, p. 232.

was elected by popular vote, was inexperienced, poorly paid, and subject to political influence and the demands of friends; the county commissioners often gave relief when the trustee refused. Under this system the average amount of \$550.00 was annually paid for outdoor relief.

The first reform law was passed in 1895. On the recommendation of the Board of State Charities, the legislature of 1895 passed a law requiring township overseers of the poor to keep a full record of relief given and forward two copies of it to the county commissioners at least once in every three months. The Board of Charities was to receive one set of these reports. The statistics of the first report which the board compiled and published created quite a sensation in the state. With a total population of less than two and a quarter million, Indiana has more than 30,000 on the overseers' lists. One in every 31 of the states' inhabitants was receiving relief, the proportion in different counties varying from one in 13 to one in 208; in some of the richest counties the number aided was equal to one in 16 or 20.

Under the system then in vogue the county paid without question, and from a general fund, whatever bills were presented by the overseers of the poor. The state legislature on obtaining the above information passed a law (1897) which laid upon the township the burden of its own poor. The funds for poor relief were still to be provided by the county from the general fund, but the townships were to repay the county the exact amount drawn out. The results produced by this law proved that it was a great improvement over the old system. Two years later at the

next session of the legislature (1899) the present law was passed. This law at the time was the most advanced piece of legislation for official outdoor relief that was on the statute books of any state. It provided for the investigation of each¹ case by the overseer of the poor; for compelling the able-bodied members of the family to work; for securing the help of the friends and relatives of the applicant; for refusing transportation to all except the sick, aged, injured, or crippled, and then only in the direction of his legal residence; for cooperation with private relief societies; for full registration of the applicants; for limiting the relief power of the county commissioners, and the amount of temporary aid. The township overseer is required to consult with the county commissioners in cases which appear to need more than the usual temporary relief. The overseer is prohibited from spending more than fifteen dollars, without the consent of the commissioners, for any form of relief, except medical aid, burial, or books and clothing for school children on which no limit is placed. With the consent of the commissioners the overseer can give whatever is needed, as often as needed, and for any length of time. This provision recognizes the fact that while in theory public outdoor relief is only temporary, consideration must be made for exceptional cases. In cases of worthy mothers with children, the overseers are expected to keep such families together.

In 1901 the poor relief laws of the state were codified by the legislature, and since that time it has not been found necessary to make any material changes in them. During the last fourteen years the administration of public outdoor relief has been very satisfactory. Most of the old abuses have passed

away and the poor are now cared for better than ever before. The most remarkable feature of the new law is the great financial saving it has produced.¹ In 1895 under the old system, the total expenditure amounted to \$630,168. For the past eighteen years there has been an average annual reduction of \$346,346 from the amount given in 1895. The number receiving help was 82,235 in 1897 and 50,403 in 1913. It was claimed before the law went into operation that a decrease in outdoor relief would cause a great increase in the number of poor house paupers. This prediction did not materialize however; along with the reduction in outdoor relief there has been a slight decrease in the number of poor house inmates, in spite of the fact that the total population of the state has increased.

As a general rule the public outdoor relief in the United States has not been satisfactory. There is no uniformity in the laws of the different states, and in some states there are several different systems of poor relief in vogue. There is in most states, no system of efficient supervision; the overseers or distributing officers are permitted to use their own judgment as to when relief should be granted and in what quantities. These officials are seldom trained as social workers because the relieving of the poor is often one of their minor duties. Some states have made considerable advancement in poor relief and it is very likely that the successful methods will be adopted by the more backward states when the superiority of such methods has been sufficiently proved. The greatest need at the present time

1. Proceedings of the 42nd Nat. Confer. of Charities and Corrections - "Outdoor Relief" Amos W. Butler, pp.442-3.

is for uniform laws, including what have come to be recognized as the principles of organized charity; uniform methods, providing for proper investigation and records and cooperation with all other agencies; uniform settlement laws; a system of reports to a central office on outdoor relief; state supervision of all official relief agencies with adequate authority and appropriations to make it effective.

PART IV

MOTHERS' PENSIONS IN ILLINOIS

During the past six years much attention has been given to the consideration of the so-called "Mothers' pension." Much has been written on the subject but for the most part it has been simply the statement of personal opinions with little or no knowledge as to the practical working of the laws. The opinions of authority on poor relief are valuable and worthy of consideration but at the same time we must be careful not to attach too much importance to them when they are not based on thorough investigation. The first mothers' pension law has been in effect only five years and that length of time is not sufficient for the basing of conclusions as to whether the principle is a success or a failure.

The first so-called "mothers' pension" law was passed by the legislature of the state of Missouri in March 1911, and received the Governor's approval on April seventh. The law was so worded as to make it applicable only to Jackson County in which Kansas City is situated. The law provided for allowances to mothers whose husbands were dead or prisoners when such mothers were poor and had a child or children under the age of fourteen years. The term allowance was used instead of pension, and this was not to exceed the sum of ten dollars a month for the first child and five dollars a month for each of the other children under the age limit. The allowance was made by the Juvenile Court upon certain qualifications. This law was drawn up by Judge E. E. Porterfield of the Juvenile Court of Jackson County. There were three things that tended to influence the judge to advocate a widow's pension law; first, the neglect of children by their mothers who went away from home to work as a result of which these children were often brought

to his court; second, he was president of the Juvenile Improvement Club that gave weekly allowances called "scholarships" to poor boys of working age who would continue in school; third, the United Jewish Charities of Kansas City had abandoned their day nursery and established pensions for certain widows because they believed it would produce better results. The widows' allowance act went into effect in Kansas City on June 2, 1911.

A month later there went into effect the first law of this character of state-wide application, the original funds to parents' law in Illinois. This law gave the Juvenile Court power to grant an allowance out of the public funds to the parent or parents of a dependent or neglected child when such allowance would provide for the proper care of the child in its home. A few months later, Milwaukee, encouraged by the example of Kansas City and Chicago, passed an ordinance granting an allowance to needy mothers who had dependent children. This later merged into state law.

Up to the present time, twenty-six states have passed so-called Mothers' Pension Laws. They are: Arizona, California, Colorado, Idaho, Illinois, Iowa, Kansas, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Utah, Washington and Wisconsin. In Colorado and Iowa the laws were passed in 1912, in the most of the other states they were passed in 1913. In Kansas, North Dakota and Tennessee they were passed in 1915. In Missouri the law only applies to two cities, Kansas City and St. Louis. Mothers' pension bills were proposed and agitation for legislation was made in 1913-1914, in Connecticut, Indiana, Kentucky, Maryland,

Mississippi, Rhode Island, Texas and West Virginia.¹

The conditions specified for the granting of an allowance in most states include the following: (1) A preliminary examination or investigation of the home must be made before the allowance can be granted. (2) The child or children for whose benefit the allowance is made must be living with the mother. (3) It must appear to be for the benefit of the child to remain with its mother. (4) The mother must in the judgment of the court be a proper person, mentally and physically, for the bringing up of her children. (5) The allowance to be made only when in its absence the mother would be required to work regularly away from her home and children. (In some states the provision is made that the mother may be absent from her home for such time as the court deems advisable.) (6) The allowance must in the judgment of the court be necessary to save the child from neglect and to avoid the breaking up of the home. (7) The mother must be a resident of the state and of the country.

There is considerable variation in the different states as to the persons aided by these laws. Much importance is attached to the ^{condition} ~~state~~ of the father. In five states the father must be dead in order for the family to receive a pension. In four states he must be dead, in prison or in an asylum. In three states he must be dead, in prison or permanently disabled. In three states he must be dead, in prison, permanently disabled or have deserted. In two states divorced women are allowed pensions. In Ohio a woman may receive a pension if her husband is dead, divorced, in

1. The Law Library does not contain the statutes for Mississippi since 1912 or for Texas and West Virginia since 1913.

prison or asylum, permanently disabled or has deserted her three years before her application. In four states the funds may be granted to either parent, seven states require them to be granted only to the mother, while the other eleven do not make a definite statement in regard to the matter. Two states, Nevada and Wisconsin, allow guardians to receive a pension under certain conditions. The age limit is 14 in ten states, 16 in eight, 15 in four, 17 in two, and 18 in one.¹ Illinois is the only state that provides that a mother shall not receive a pension if her child or children have relatives of sufficient ability to support them.

In most states the pension or relief is granted by the Juvenile or County Court and the mother is under the supervision of that court. In California the benefit is granted by the State Board of Charity, the cases are investigated by the supervisors or by volunteers. In New Hampshire and Oklahoma the relief is granted by the County Commission upon the recommendation of the school officials. The school officials exercise some supervision over the pensioned families. In Pennsylvania the County Board of Women have jurisdiction over Mothers' pensions. The Governor appoints this Board annually, in each county. It is composed of seven members called trustees. Some states provide that certain officials shall investigate the family before the pension can be granted. In Illinois and Nevada this is the duty of the probation officer, in Ohio and South Dakota a public or private agent and in the other states the duty falls on some county or township official. In New Jersey the State Board of Childrens' Guardians

1. No age limit given in Kansas.

conduct the investigation. In a number of states that duty is assigned to no certain official. In Kansas the investigation is conducted by three women of the township who are of good standing and are not relatives of the mother. A few states provide for investigations after the pension has been granted. In New Jersey and Massachusetts each case must be investigated at least every two months. This is an excellent provision as it keeps the authorities informed in regard to the condition of the family and home. In Nebraska, Ohio, and South Dakota the investigation is made every six months and in Colorado once in every year. The other states do not require an investigation after the pension has been granted.

There is considerable variation among the different states concerning the maximum amount of relief per month. The most common method is to allow a certain amount for the first child and a smaller amount for each additional child. Five states allow ten dollars (\$10.00) per month for the first child and five dollars (\$5.00) for each additional child. Three states allow fifteen dollars (\$15.00) for the first and seven dollars (\$7.00) for each additional ^{child} ~~change~~. A number of states allow the same amount for each child without regard to the number in the family. New Jersey allows nine dollars (\$9.00) a month for the first child, five dollars (\$5.00) for the second, and four dollars (\$4.00) for each other child. The law in Pennsylvania is more explicit on this point. It allows twelve dollars (\$12.00) a month for the first child, eight (\$8.00) for the second, six dollars (\$6.00) for the third, and five dollars (\$5.00) a month for each other child. California has the lowest maximum limit at six and a quarter dollars (\$6.25) for each child, while North Dakota has the highest

maximum limit at fifteen dollars (\$15.00) for each child per month. In Kansas the law states that the amount allowed to each family is limited to twenty five dollars (\$25.00) per month without regard to the number of children. In Colorado there is no maximum limit stated. In Massachusetts it is to be "sufficient for proper care," in Nevada it is to be the same as institutional cost, and in Oklahoma it is to be equal to the earnings of the children under sixteen years of age. In the majority of the states the pensions are ~~disbur~~sed by the county officials. The funds for the pension in most states comes from the counties. As a general rule it is merely paid out of the general county funds but in some states there is a special tax for it. In Illinois there is a special tax of three-tenths of one mill on the dollar and in Ohio and South Dakota a special tax of one-tenth of one mill on the dollar. In California, Pennsylvania and Wisconsin half of the funds come from the state and half from the county. In Massachusetts two-thirds of the funds come from the state and one-third from the county. If the mother who receives aid does not have a settlement the town or city is reimbursed for the total amount of aid given after the bills are approved by the State Board of Charity.

This brief summary of the laws of the different states show the trend of legislation for Mothers' pension.

In Illinois on June 5, 1911, the original funds to parents act was approved and it went into effect on July 1, 1911. This law which was poorly drawn consisted of only ten lines. The text of the law which was an amendment to section 7 of the Juvenile Court law was as follows:¹

1. Laws of Illinois, 1911, pp. 126-7.

"If the parent or parents of such dependent or neglected child are poor and unable to properly care for the said child, but are otherwise proper guardians, and it is for the welfare of such child to remain at home, the court may enter an order finding such facts and fixing the amount of money necessary to enable the parent or parents to properly care for such child, and thereupon it shall be the duty of the county board, through its county agent or otherwise, to pay such parent or parents at such time as said order may designate the amount so specified for the care of such dependent or neglected child until the further order of the court."

This law was far from satisfactory. It gave the judge of the Juvenile Court almost absolute power with no limitation in regard to the amount that might be granted to any particular family.¹ It gave only a general statement concerning the qualifications necessary to make parents eligible and said nothing in regard to the investigation of applicants previous to the granting of funds, nor of their supervision afterward. The age limit under this law was higher than that of Kansas City which went into force a month before. In Illinois it included any male child under the age of seventeen years or any female child under eighteen years who was dependent or neglected.

This law remained in force for two years. On June 30, 1913, the present law was approved and went into effect on July 1. This law was drafted by Judge Merritt W. Pinckney of Chicago, after he had watched the working of the first law for over a year. The law clearly states the essential qualifications in order for the mother to secure a pension, the amount of money which may be

1. J. D. Hunter Survey 31:516.

allowed, how the money is to be raised and by whom the law is to be administered.¹

The following are the most important provisions:

1. The juvenile court, or where there is no juvenile court, the county court has original jurisdiction in all cases coming within the terms of the act.

2. A woman whose husband is dead or has become permanently incapacitated for work because of physical or mental infirmity, may file an application for a pension, provided she is a citizen of the United States and has a previous residence for three years in the county where the application is made.

3. Investigation of applications by officers of the court is provided for.

4. The maximum amount of relief for the oldest child under fourteen must not exceed fifteen dollars (\$15.00) per month and ten dollars (\$10.00) per month for each other child. *under fourteen* In no case is one mother to receive more than fifty dollars (\$50.00) per month.

5. Pensions shall be granted by the court only upon the following eight conditions: (1) the children must be living with the mother; (2) it is for the welfare of the children to be with the mother; (3) the relief shall be granted only when in the absence of such relief the mother would be required to work regularly away from her home and children and when by means of such relief she will be able to remain at home with her children, except that she may be absent for work a definite number of days each week to be specified in the court's order, when such work can be done by her without the sacrifice of health or the neglect

1. Laws of Illinois, 1913, pp. 127-130.

of home and children; (4) the mother must be a proper person to bring up her children; (5) the relief granted shall, in the judgment of the court, be necessary to save the child or children from neglect; (6) a mother shall not receive such relief who is the owner of real property or personal property other than the household goods; (7) a mother to be eligible must be a citizen of the county and a resident of the county for three years; (8) a mother shall not receive such relief if her child or children have relatives of sufficient ability to support them.

6. Relief may be granted for children between fourteen and sixteen years of age who are ill or incapacitated for work.

7. Whenever relief is granted to a mother whose husband is permanently incapacitated for work and the presence of the husband is a menace to the family he must be removed from the home or the pension shall be discontinued.

8. The visiting and supervision of mothers and children who are receiving relief is provided for.

9. The county board in each county may levy a tax of not to exceed three-tenths of one mill on the dollar annually on all taxable property in the county and this is to be known as a mothers' pension fund.

The funds to parents' act of 1913 remained in force without any alterations until June 1915. At that time sections two (2), ten (10), and eleven (11), were amended and two new sections known as 12a and 18a were added by the state legislature.¹ Section two (2) was amended so as to include women who were not citizens of the United States if they fulfilled the other requirements of the law. Section ten (10) was amended so that the maximum amount

1. Laws of Illinois, 1915, pp. 243-245.

allowed to one mother is now sixty dollars (\$60.00) per month instead of fifty dollars (\$50.00) as formerly. In section eleven (11) there are a number of minor changes the most important of which are as follows: the relief shall be granted only when in absence of such relief the mother would be required to work regularly away from her home and children or when in absence of such relief it would be necessary to commit the children to an institution for dependents and when by means of the pension she will be able to remain at home with her children; a mother shall not receive a pension if her children have relatives of sufficient ability, and who shall be obligated by the finding, and judgment of a court of competent jurisdiction, to support them. Section 12a provides that no mother who is not a citizen of the United States can receive a pension unless she has filed application for citizenship papers or has made her declaration of intention to become a citizen of the United States, when in such cases the mother may be granted relief under the provisions of the Act for each of her children that were born in the United States of America, and are under the age of fourteen years. Section 18a merely deals with the title of the Act.

The funds to parents law of Illinois is as good or even better than the so-called "Mothers' pension" laws in other states. Perhaps this can be explained by the fact that the state legislature has tried to improve it at two different sessions. But the actual value of a law can not be ascertained by reading it in the statute books. The success or failure of any kind of social legislation can be judged only by the results produced. In the final analysis it is really the practical working of a law that determines whether

it is beneficial or ineffectual.

With this idea clearly in mind the writer has made an investigation of the working of the law in two Illinois counties, Kankakee and St. Clair. The questionnaire^{fe} used and the data collected for each county are to be found in the appendix. In collecting these data the same procedure was followed in each case. First the court records were consulted from which the names and ages of the children were obtained and also the addresses of the families. In each county a consultation was secured with the County Judge and also with the probation officer. From these officials much valuable information was secured as to the working of the law, the general methods in vogue as well as interesting and important facts about each family. In each case the family was then visited in the home. This was done in order to see the condition of the home as well as to question the mother. If the mother and children attend church the pastor of the church was visited and questioned as to their attendance, morals and general condition. In case the children were of school age the superintendent of schools, the teacher or the truant officer was visited and questioned as to the childrens' attendance and ability. In every case one or more neighbors were visited in order to assist in determining the moral standard of the home. Much information was obtained in this way because the people were assured that what they said was to be strictly confidential. The discussion of the working of the law will be taken up separately for each county.

In Kankakee County on March 8, 1916, there were twenty-five families receiving pensions under the funds to parents' act. In twenty-one of these cases the pension was paid to the mother while

in the other four it was paid to the father of the children. The probation officer stated that the court was not sure that the paying of the pension to the father was legal, but granted it because the families were very needy and came within the other provisions of the law. From the title of the act one would naturally suppose that the granting of such pensions would be legal, but the granting of such relief to the father of the children is not specifically mentioned in any part of the act. Wherever the matter of who is to receive the pension is mentioned the law clearly states that it is to be given to the mother. It appears that the county court has given the law an exceedingly liberal interpretation and it is doubtful if such relief should be considered legal. In these twenty-five families there were eighty-three children for whom the pensions were given. That is an average of between three and four children to each family. It must be kept in mind that often there are also children in the family who are past the age limit. In Kankakee County during the past year ten families applied for relief and were refused because they did not meet the requirements of the law; and a number of pensions were discontinued for the same reason. For this study nine families were investigated in Kankakee County. In these nine families there were thirty-five children for ~~which~~^{on} pensions were given. This gave an average of four children to the family. Seven of the nine families investigated were living in the city of Kankakee. The other two families were living at Bradley, a village a mile north of Kankakee. Kankakee has a population of about 15,000 and Bradley of about 2,000.¹ In both of these places manufacturing is the main industry.

1. No enumeration in Illinois after 1910.

The original investigation in each case was made by the probation officer of the county court. These investigations are very thorough and special attention is given to determine whether or not the family is worthy. [↓] The probation officer visits the homes of the mothers on an average of three times a year. The law requires visitation but it does not state clearly how often these visits must be made, so this is left largely to the discretion of the probation officer. The mother is required to make monthly reports to the court. The probation officer hears these reports and discusses matters with the mother. In case any serious difficulty arises the county judge hears the report and passes on it. As a general rule the probation officer is the official that decides most questions in regard to pensions in Kankakee County. Judge J. H. Merrill stated that he always followed the advice of the probation officer. The probation officer Martha L. Hutton is also chief secretary of the associated charities. Part of her salary is paid by the county and part by the associated charities. There are not enough pensions in Kankakee County to require the full time of a probation officer and the combination with the associated charities is indeed a fortunate one. In this manner the county has engaged the services of a highly trained social worker. In eight out of the nine cases studied the probation officer stated that the mother readily cooperated with the officials.²

In one case the mother thought she could support her child without a pension if she was not required to remain at home. This case is an exception, there being only one child, a baby of eleven months. The other mothers would not be able to support their

2. Case 8 the only exception. Appendix.

1. *Whatever objection there may be to "worthy" as a test word in other cases, it is not out of place ~~it is not out of place~~ when it is a question of pensioning a family in order that it may rear its children.*

family¹ without a pension even if allowed to leave the children. There was no case where it would be possible without taking the mother away from home for her to earn more than she now does. In two families there were members with unused earning power. In both cases they were children of the mother who were above the age limit and out of employment. Only one family¹ was found in which there was a tendency to a pauper attitude of mind.

In Kankakee County the amount of pension given depends upon the number of children under the age limit. If the mother has only one child she is given \$7.50 per month, if she has two children she is given either \$10 or \$12.50 according to the discretion of the court. In all families where three or more children are under the age limit the mother is given five dollars per month for each child. This ruling¹ was made in order to eliminate the chance for partiality and to make the whole system more uniform. There is no doubt that it has accomplished these two ends but the question arises as to whether or no it is at the expense of the most efficient relief. It is certain that the needs of all families of an equal number of children are not the same. The cost of keeping three children under four years of age is bound to be much less than the cost for three children over ten years. And even in families where the children are of nearly the same age the cost of maintenance is not necessarily the same. It appears that this system of rating is not entirely satisfactory.

In seven of the nine cases the family contributes towards its own support. The mother in one of the other two cases has four small children and is in poor health, and consequently could not be

1. Case 8, Appendix.

expected to contribute anything to the support of the family. In the other case the mother is indolent and the children of working age claim to be unable to secure work and so contribute nothing. Two families contribute \$10 a week to their own support while the other seven range between \$1.50 and \$6.00 per week. In most cases where the mother makes a contribution it is done by washing. There were two mothers who were able to work but who did nothing because they claimed not to know how to sew and stated they couldn't get washings to do. In ^{each} ~~both~~ of these cases the mother was foreign born and doubtless unable to do laundry work or sewing satisfactorily. When the mothers were asked if they thought the pension adequate four replied in the affirmative, four in the negative and one stated that she didn't know. It appears that on the whole the relief is adequate when supplemented by the earnings of the family. In the case where there are no family earnings, the children are small and the maintenance cost is low. As a rule in the cases where the mothers did not consider the pension adequate there was a slight tendency to extravagance. They said that they appreciated the pension but were of the opinion that it should be increased. Five of the nine women were in debt, the debts ranging between \$25 and \$70. Two were in debt to doctors, one to an undertaker, and the other two to merchants. Only in four cases were the debts contracted since the husband's death. In eight of the cases the dependency of the family was due to the death of the father. In the other case the father went insane but died after the pension had been granted. The length of time between the death of the father and the granting of the pension varies from eight days to two years.

In one case the pension was granted but later discontinued because the mother inherited some money. With this money she paid debts and kept the family for a few months. As soon as these funds were exhausted the pension was continued. In each case the mother keeps an itemized account of all money received and expended. This account is submitted to the court the first of every month and is passed on by the probation officer. In this way the officials can supervise the expenses of the mother.

Much importance should be attached to the home conditions of any person who receives public relief and especially if the relief is granted for children. In six of the families the moral standard of the home was high and in the other three it was not seriously unsatisfactory. In the nine cases studied only one home was found to be unsanitary. In the one case the condition of the home was due to poor housekeeping and not to the building or surroundings. In every home visited the children were kept clean and presentable. The school teachers stated that the children that attend school were always presentable. Of the thirty-five children for whom pensions were granted only one was found to be unhealthy. This was a boy of thirteen years who was troubled with asthma. In this case the doctor stated that it was not serious and that he thought the boy would be better in a few years. In eight of the cases it appeared that the children were far better off than they would be in an orphans' home. In the other case it would be advisable to remove the children from the home and the influence of the mother.

In the nine families investigated there were 25 children of school age for whom pensions were granted. Of these 25 all but

one attended school regularly. This one exception was a boy who was trouble^d with the asthma but he was present enough to make passing grades. Two of the 25 attend the parochial school, the other 23 attend the public schools. In order to help keep such children in school the associated charities often buy shoes and books for them. Mr. F. W. Tracy the superintendent of schools spoke very highly of the work done by the associated charities in this respect. In one family neither the mother nor the children attend church. In the other eight, the children that are old enough attend either church or Sunday School regularly. There were only four mothers that attend church regularly, and all of these were members of the Roman Catholic Church. The mothers in the other families stated that they were either too tired on Sunday or else that they didn't have time to attend if they sent the children. The pastor of the church where the four attended was visited and the statements of the mothers confirmed. In the nine cases studied only one family was found in which the children belonged to any club or organization. In this case the two older boys belonged to the Boy Scouts. No cases were found where the boys were members of rough gangs or were subject to other specially evil influences. There was no tendency for the girls for whom pensions were granted to be wild and careless. In one family there was an older girl who was immoral and in another there was a tendency for ~~the~~ ^{an} older girl to be wild and careless.

Four of the mothers of the families investigated were born in Illinois and had lived in Kankakee County from 16 to 33 years. Three of the mothers were foreign born, one from Scotland, one from Germany and the third from Austria and all had been in the

United States over 19 years, in Illinois over 15 years and in the county over 11 years. In all cases the mother had been in the state and in the county for over eight years before the pension was granted. Every mother was a citizen of the United States and not affected by the last change in the law. In eight of the cases there were others in the family besides the mother and the children for whom the pension was granted. In six of these families the additional members were older children of the mother. In one case the childrens' grandmother lived in the family and in another the mother kept a boarder. In four cases the additional members contributed to the support of the family. In no case was there any relative of sufficient ability to contribute to the support of the family.

In St. Clair County on March 15, 1916, there were 126 families receiving pensions under the funds to parents' act. In all cases the pensions were paid to the mother. In these 126 families there were 343 children for whom the pensions were granted. That is an average of between two and three children to each family. There are often some children in the family who are over fourteen years of age and consequently are not considered when the pension is granted.

In St. Clair County during the past year thirty mothers who applied for pensions were refused because they could not come within the provisions of the law. A few pensions were discontinued because the mother was married or in some other way became disqualified, or the children passed the age limit. For this study eight families were investigated in St. Clair County. In these eight families there were 24 children for whom pensions were given. This gave an average of three children to the family.

Four of these families lived in East St. Louis, three in Belleville[≠] and one in Lebanon. The population of East St. Louis is about 70,000, Belleville about 25,000 and Lebanon about 2,200. In *metal working and other* East St. Louis manufacturing is the main industry, *especially the* the three large packing houses there also furnish employment for a great number of people. Both in Belleville and Lebanon some manufacturing is carried on but the main industry is mining.

The original investigation in five cases of the eight studied was conducted by the probation officer. There was no investigation made for the other three cases. St. Clair County employs two probation officers who give only a small amount of their time to the work. The county pays each of these officials \$150 per year. One probation officer has supervision of the pensions granted to mothers living in East St. Louis and the other covers the remainder of the county. Chas. Carroll the probation officer for East St. Louis is by profession a lawyer. When a family applies for a pension he asks the mother to come to his office and questions her there. If he thinks she is worthy he recommends that the court grant her a pension. In this we recognize the old failing of outdoor relief that is, the granting of the relief by an official who does not have time to properly oversee his work. It is certain that such a method of investigation is inefficient and it allows many unworthy families to draw pensions. In one of the cases studied the mother applied twice to the probation officers but wasn't given a hearing so she went to the county judge and he granted the pension without the recommendation of the probation officer. In East St. Louis the only families that have been investigated for pensions are those that

1. No enumeration in Illinois since 1910.

have moved there from other parts of the county. The other families in that place have merely been asked a few questions. Charles Hertel the probation officer for St. Clair County other than East St. Louis is a school teacher by profession. He investigates every family that applies for a pension to the best of his ability. Like Mr. Carroll, Mr. Hertel cannot afford to put much time into his work because the salary of the office is not large enough to compensate him for ^{doing so.} ~~his time.~~ Both of these men are very busy with their professions and could not be expected to devote much time to this kind of work. Mr. Hertel stated that he had accepted the office because he thought he could do some good. There is no authorized visitation in St. Clair County although the state law provides that after the granting of relief to any mother for the support of her children it shall be the duty of the probation officer to visit and supervise the families to which such relief has been granted and to advise with the court in regard to them. In a few cases there has been a second investigation which has shown the mother and family in their true condition. These second investigations are made only when some complaint is made to the court and not of its own initiative. In most cases the reinvestigation has shown that the family was not much in need of the pension. One mother was found to use pension money to pay her bill with the saloon keeper each month. Another case was found where the mother had bought a sideboard for \$45.00 and was paying for it on the installment plan with her pension money. In a third case the mother was found to use very poor judgment in regard to her pension. When the probation officer went to her home for a reinvestigation she informed him that she was getting along nicely

and it was because she always hunted bargains. To prove her statement she showed the probation officer a hat for which she paid \$7.00 and stated that the original price of it was \$16.00. Then she asked the probation officer if he did not think she was clever in selecting bargains. A number of cases were found where the total earnings of the family were very high and still they were drawing pensions. One mother¹ of the eight investigated for this study stated that she was informed about the pension law by a woman who was receiving one. This woman agreed to "put her next" to how to get the pension if she would promise not to give her away. She stated that the ~~woman had one child for which she drew a pension that lived with her~~ *widow and the child for which she* parents. Her father was a railroad engineer who received a salary of \$125 a month and kept the child and its mother. The mother worked as a telephone operator and received \$35 per month. It is evident that in such cases a pension is not needed. In cases where these conditions are discovered the pension is discontinued but the trouble with the present system is that without visitation ~~very few~~ *it is only by accident that* such cases are brought to light. It would be far more economical for the county to hire a competent social worker for probation officer. When this was discussed with one of the probation officers he stated that there was no need for an officer to give his full time to mothers' pensions. He said that it took very little time to make the necessary original investigation and there was no need of home visitation. These statements illustrate how little conception ~~public officials engaged~~ *may* persons interested in charitable service have of the nature and importance of the personal element in non-institutional charity.

It might be suggested that the truant officers be appointed as probation officers because they are more likely to have some knowledge of the families receiving pensions and could more easily detect fraud. Another advantage of this combination would be that the two positions are somewhat analogous. In St. Clair County the mother is not required to make regular reports to the court. The mother goes to the county judges' office and draws her check on the county the first of each month but she is not required to answer any questions. It is evident that the officials do not seek the cooperation of the mothers. The loose ineffectual methods in use by the county can also be illustrated by the record of the addresses that is kept. In three of the eight cases the family had moved and the county officials had received no notice of it. One family had moved twice since the address had been given to the court. In East St. Louis it was very difficult to locate such families. The writer tried to locate two other families who were drawing pensions but they could not be found. They were both traced from the address they had given to the court to two places where they had lived since but the families living in the house at the present knew nothing of their whereabouts. In both cases the neighbors were questioned but they did not know where they had gone. In both of these cases the city directory failed to give their present addresses.

In two of the eight cases the mothers thought that they could support their families without a pension if they were not required to remain at home. One of these mothers said she could do housework and the other stated that she "could get along some how." There was no case where it would be possible without taking the

mother away from home for her to earn more than she now does.

In none of the families were members found who had unused earning power. In two families there were boys who could do some work after school hours such as passing papers but in neither case did they have regular work. One of these boys called for and delivered washings for his mother and the other was troubled with the asthma. There was no tendency to a pauper attitude of mind in any of the families investigated. Every member in every family, who was able, worked and in cases where the pension was not needed it was accepted because it enlarged the income. In St. Clair as in Kenkakee County the amount of the pension depends upon the number of children under the age limit. The mother is granted \$8 a month for the first child and \$1.50 a month for each additional child under the age limit. This ruling was decided upon by the court and is always followed unless there is a shortage of funds. It is apparent that such an apportionment is unjust. If a mother has ~~no~~ ^{one} child she receives \$8 a month and if she has four children she receives only \$12.50. Under the present arrangement she has only \$4.50 with which to keep three children a month. But there is a more serious objection to the system in vogue. When there is a shortage of funds the pensions are cut down or discontinued. On May 1, 1915 all but six of the pensions were discontinued. Most of these were restored on December 1, 1915. The allowances for the pensions are provided for by a special tax according to the state law and the county officials are not allowed to overdraw. From December 1, 1915 to March 1, 1916 the county paid the full amount of the pensions. On March 1, 1916, part of the pensions were reduced. The county judge stated that he allowed the full

allowance to the families that appeared to be the most needy. Only two of the eight families investigated received a full pension on March first. Two families were reduced from \$11.00 to \$8.00, one from \$14.00 to \$10.00, one from \$9.50 to \$7.00, one from \$9.50 to \$6.00, and one from \$8.00 to \$5.00 per month. The county judge stated that all but a few pensions would be discontinued after the next month (April). The idea of granting the pension through the winter months originated with the county judge who thought that this was a good way to help more families than could be reached if the pension were granted for the whole year. It appears that the system of rating as well as the discontinuance of a large proportion of the pensions every summer are both open to serious objection.

In all of the eight cases studied the family contributes to its own support. In one case the mother had two older children who contributed \$17.50 per week and in another case the family contributed \$13.00 per week to its own support. The other family contributed about \$5.00 each per week ^{to it} ~~for~~ their own support. In one case the mother earned only \$2.50 per week by washing. She also drew a pension of \$14.00. With this amount she had to provide for five children and their father who was totally disabled with locomotor ataxia. One mother who has charge of a branch store for a bakery and receives a commission on sales refused to state how much she contributed to the family income. The family lives in the back of the store and there is nothing to indicate that the family is in poverty or in need of a pension. In the eight cases studied all but one of the mothers contributed to the support of the family. In three of these cases the money was

earned by taking in washing. When the mothers were asked if they thought the pension adequate, two replied in the affirmative and six in the negative. It appears that in three cases the pension is adequate when the full allowance is given and when supplemented by the family earnings. In one case the family was in debt \$230, and in three other cases there were debts of about \$60.00. Three families owed doctor bills, two owed store bills and one owed an undertaker. In six of the cases the dependency of the family was due to the death of the father. In one case the father was insane and in another he was totally disabled. The length of time from the date of dependency until the granting of the pension varies from 15 days to 2 years and 3 months. In no case is the mother required to keep itemized accounts of the money received and expended. She draws her pension from the county and has the privilege of spending it as she wishes. The county officials do not exercise any authority over such matters. In St. Clair County 3 of the eight families studied carried life insurance while only one in nine in Kankakee County was insured.

In seven of the families studied in St. Clair County the moral standard of the home was high. In the other case the moral standard was not satisfactory. In this case the mother had lived with her husband's people until after his death. Sometime afterward they moved her out because they claimed she was immoral. The mother claims that this was done merely to get rid of her. At present the mother and her two children live in a very questionable neighborhood and it was impossible to get any information on the matter from the neighbors. This case was not investigated by the

probation officer either before or after the pension was granted. In only one case was the home found to be unsanitary. In this case the condition was due both to poor housekeeping and to the building. In all but one family the children were kept clean and presentable. In two other families an improvement in this line would be desirable. Of the twenty-four children, for whom pensions were granted in these eight families, three were found to be unhealthy. One boy of thirteen years was troubled with the asthma and another boy of twelve years was under-size and sickly. One baby of less than a year old had tuberculosis which it had taken from its father, and in the same family an older child had a deformed head. In five cases it appeared that the children were far better off than they would be in an orphans' home. In two cases they were as well off as they would be in an orphans' home and in one case the children should be removed from the influence of the home and the mother.

In the eight families investigated there were fifteen children of school age for whom pensions were granted. All of these children attend school regularly. Eight of these fifteen children attend the Catholic parochial schools, but in these cases the church does not require tuition or fees. The other seven children attend the public schools. In two families neither the mother nor the children attend church. In the other six families the children that are old enough attend church or Sunday School regularly. Three of the mothers attend church regularly, two belong to the Roman Catholic church and the other to the Presbyterian Church. In one family the mother cannot attend church because of her husband who is totally disabled. In this case the priest visits the home very

often so that the family is closely connected with the church. Two of the mothers belong to the German Evangelical Church but they do not attend regularly. In all cases where the family was connected with a church the pastor stated that the family was deserving and moral. Only one family was found where the children belonged to clubs or organizations. In this case the children were members of an organization in connection with the Catholic Church. No cases were found where the boys were members of rough gangs or subject to any other especially evil influence. There were no girls who were wild or careless among those for whom the pension was granted. In one family there was a tendency for an older girl to be wild and careless and in another an older girl had an illegitimate child.

Among the families investigated four of the mothers were born in Illinois. Three had lived in St. Clair County for thirty-five years and the other one for twenty-seven years. Two of the mothers were foreign born, one coming from Scotland and the other from Germany. One had been in the United States twenty-six years and in the state and county for eighteen years. The other had been in the United States fifty-two years and in the county twenty-seven years. In both cases the mothers were citizens of the United States. Two of the mothers were born in Missouri. One had been in the state and county for nineteen years and the other for eight years.

In five of the eight cases studied there were others in the family besides the mother and the children for whom the pension was granted. In one case the additional members were older children of the mother. In another case the grandmother and the

mother's sister lived with the family. In one case the mother's uncle lived with the family, and in another the father lived at home but was unable to care for himself. In another case the mother's older daughter and her illegitimate child, a boy of nine years, lived with the family. In four cases some of the additional members contributed to the support of the family. In two cases there were relatives of sufficient ability to contribute to the support of the family. In one of these cases the probation officer must have failed to get at the facts and in the other case the probation officer had never made an investigation.

In conclusion there are a number of considerations upon which special emphasis should be laid. There are certain conditions which are common to both Kankakee and St. Clair counties although the law is administered far better in the former. This difference in the administration of the law appears to be largely due to the position and ability of the probation officers. In one case the probation officer is an efficient social worker and receives a sufficient salary to permit careful investigation, visitation and proper supervision. In the other case the probation officers have had no training in social work, and receive salaries too small to permit a careful original investigation not to speak of visitation and supervision. According to the law the probation officers are appointed by the court and the amount of their salary is determined by the county board. Because of this last provision it is possible for the county board to handicap the court by not allowing the probation officer a sufficient salary. It might be advisable to amend the act so as to fix the minimum amount "per diem" for this office. This would have a tendency to increase the

efficiency of the officers and the court could be more exacting in its requirements. In counties like St. Clair the court does not require the probation officers to keep all of the provisions of the law because ^{then} ~~he~~ would have to do so without compensation for ^{then} ~~his~~ time and largely at ^{then} ~~his~~ own expense. The lack of proper supervision and dependence upon gifts of money or good^s without personal cooperation is the principal cause for the failure of public outdoor relief in England and in the United States, and only when this evil has been remedied will such relief be successful. It has been truly said that proper supervision is as essential to poor relief as ^{clinical} ~~chemical~~ experience is to medical practice.

The idea of adequate relief which is one of the principles of organized charity has not, as yet, been established in public outdoor relief. In Kankakee County as a general rule the pensions were adequate when supplemented by the earnings of the family. In some cases the pension^s should be increased but because of set rules it has not been done. In St. Clair County in half of the cases investigated the pension was not adequate and would not be even if it was continued throughout the year at the regular rate. Also in this county there is a set rule regulating the amount of relief to be given in each case, which is even more objectionable than that of Kankakee County. In both counties it would be advisable to abolish such rulings and allow the probation officer and court to decide on the amount granted for each case. The pension should be large enough when supplemented by the earnings of the family to enable the mother and children to live respectably.

~~It is certain that this law granting pensions to mothers with dependent children has created a new class of dependents.~~ In all

the cases investigated, with one exception, the mothers seemed to consider that the pension was a reward for service instead of public relief. In one case however, the mother was very much chagrined because she was forced to ask for a pension which she considered public charity. In quite a number of cases the application for a pension seemed to have been made simply because pensions were available rather than because of the families' need of this particular type of relief. This condition was not found in Kankakee County because of the cooperation between the Associated Charities and the County Court. In St. Clair County it would be possible for the mother to receive a pension, relief from private agencies and also relief from the overseer of the poor, because there is no cooperation between the county court, the overseer and private relief agencies. ~~This arrangement permits duplication of relief which is always undesirable.~~

The provision that the allowance shall be granted only for children under fourteen years of age is not entirely satisfactory. The act does provide for children who are ill or incapable ^{agitated} for work until they are sixteen, but for normal children the allowance is not granted for any above fourteen years. A number of children were found in the families investigated who were over the age limit but who were too small to work. In most of these cases the children were attending school regularly and were making very good records. It would seem advisable to raise the age limit¹ to sixteen years for all children who were willing to attend school in case they showed proper interest in their work. In the case of girls between fourteen and sixteen years the court should decide as to the con-

1. Oklahoma Laws, 1913.

tinuation of the pension.

Another recommendation which could be made is that the funds to parents act be supplemented by an act to provide scholarships for certain classes of dependent children in order for them to secure a certain amount of vocational or business education. There are certain classes of dependent children who will be dependent upon public relief during their entire life unless special provision is made for them. In one case investigated a pension was given for a boy of fifteen years because he was crippled. This boy was unable to do manual work as he had a bent arm, in which the joint was stiff, and a deformed hip. He was a boy of exceptional ability and had made excellent grades in his school work. If he could be given some business training he would soon be able to support himself as well as contribute to the support of the family.

Some objection has been raised to the provision in the law which prohibits the pensioned mother from owning any real or personal property other than household goods. It appears that a mother with dependent children, who has a small home but no means of support, should receive a pension if she conforms to the other requirements of the law. In a case of this kind the pension could be less as there would be no rent to pay. In rural communities the ownership of a cow might materially increase the amount that the family could contribute to its own support, and this would also permit a reduction in the pension. In one case of those investigated the mother inherited sufficient money with which to purchase a little home. Because of this inheritance the pension was discontinued but was granted again in a few months after the family had spent the money. It certainly would have been a better plan to

have continued the pension at a reduced rate and allowed the mother to own her home.

On the whole it seems that the funds to parents' act of Illinois has not been successful. In some counties as in Kankakee and McLean the law has been administered by highly trained officials with a considerable degree of success, but even in these counties the best results have not been obtained because of certain provisions of the law and set rulings of the court. In other counties as in St. Clair and Madison the law has proved to be a complete failure, because of the shortage of funds and the application of none of the principles of organized charity. There are at present about seventy-five counties where the mothers' pension law is in effect. In the administration of this law Cook County is in a class by itself. In most of the other counties it appears that the ^{principal} ~~only~~ change the law has brought about is in the name of the relief, there being no change in the systems or methods of poor relief.

If the law is to remain in force it should be amended so as to practically insure well trained probation officers, sufficient salaries for such officers, adequate relief, and careful supervision of the beneficiaries. If these changes cannot be made, it would be better to abolish the law than to have it continue as it is now administered. At present the law does not prohibit the most common evils of public non-institutional relief. It was shown that both in England and the United States the failure of public outdoor relief was due primarily to the lack of the personal element, which can be furnished only by officials of adequate and special training who have sufficient time to devote to the cases under their

care. This failure was due in a minor degree to the granting of inadequate relief. In counties in Illinois where these defects have been eliminated the mothers' pension law has given a fair amount of satisfaction. At each session of the legislature the law has been improved but there is still room for further advantageous amendment. Even where this piece of experimental legislation has been perfected as far as possible, it will be no substitute for a more complete program of social legislation which would go far toward preventing the necessity of alleviating social want. Compulsory state insurance against death, sickness, accident and unemployment as is now in vogue in Germany¹ and England² would lessen the need of all non-institutional relief and would reduce the number of mothers in need of pensions.

1. Part I.

2. Part II.

APPENDIX

Case No.	Surnames	Mans first	Womans first
I	Klafta	John	Anna

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co.	Amt. Prem. N.Y.
1 John	Deceased.				
woman					
2 Anna	10/8/80				
children					
2 Bruno	6/22/03	4th			
4 Edward	8/7/15	3rd			Deformed hip.
5 Casimer	2/1/08	1st			One leg off.
6 Leslie	9/22/10				
7 Joseph	5/29/13			Kinship to	contribution to fam.
Relatives and others in family		Knitting	\$4.50 per wk.		
8 Stella	10/15/99	Factory		Daut. 2	\$2. per wk.
9					

Other sources of income	Amt.	Debts to	Amt.	For
		Hospital	\$28.	Operation
		Doctor	?	Practice

Birthplace	Race	Length of time in			Naturalization
man		city	state	U. S.	1st papers
Poland	White	15 yr	15 yrs.	25 yrs.	?
woman					2nd papers
Germany	White	"	"	35 yrs.	?

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
Mrs. B. Mathews	K.K.K.	Sister	I			6
Mrs. W. Gotoweric	"	"	I			6

Church or Sunday School

Minister

man

woman

St. Stanislaus Polish Catholic

C.A. Ortemanski

children

"

"

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to?

Death of the father.

Date?

Dec. 18 1915.

Pension granted March 3 1916.

Address- 564 N. Union Ave. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? .Yes. . By whom?.. " . .
3. Does the mother make regular reports to the court? Monthly. . .
4. Does the mother cooperate with the officials? . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . .No
3. Has any member of the family unused earning power? . .No
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? . \$5. per month for each child under 14 yrs.
6. How much does the family contribute to its own support? \$2. per wk.
7. Does the mother consider the pension adequate? . ? . . .
Investigator's idea? . . .Yes
8. Does the mother keep an itemized account of money received and expended? . . .Yes

Home Conditions

1. Moral standard of the home - - - - - a. High?
Indicate class by x b. Not seriously unsatisfactory? . . X . .
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . , If so, is it due to poor house-keeping or to the building and surroundings? . . ,
3. Are the children kept clean and presentable? . .Yes
4. Are the children healthy? , .Yes If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? , .Yes . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . Yes
3. Do the children belong to clubs and organizations? . No .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . . No

Case No.	Surnames	Mans first	Womans first
2	Sells	Harry	Addie

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Harry woman	Deceased.				
2 Addie children	I /23/80				
3 Dorothy	I / 6/04	7th			
4 Elizabeth	4 /13/07	3rd			
5 Russel	7 /28/09	1st			
6 Donald	10/23/10				
7 Bertram	9 /10/13			Kinship to	contribution to fam.
Relatives and others in family					
8 Lois	I /16/02	8th			
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes	\$1.50 wk.	None		

Birthplace man	Race	Length of time in city state	U. S.	Naturalization 1st papers
Illinois	White	13 yrs		
woman				2nd papers
Wisconsin	White	11 yrs	11 yrs	

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
Mrs. E. Looker	KKK.	Sister	I			2
A. G. Sells	"	Father	I	Salesman	?	1

Church or Sunday School _____ Minister _____
 man _____

woman _____

Baptist _____ Rev. Mercer _____
 children _____

" _____

" _____

Agencies and Persons
 Interested

Address

Capacity

Dependency of family due to? _____ Death of the father. _____

Date? _____ Oct. 13 1913. _____

Pension granted Jan. 22 1916 for the second time. The pension was granted before but was discontinued when the mother inherited some money with which she paid debts and kept the family for a few months.

Address- 901 N. Harrison St. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? . Yes . By whom? . " . .
3. Does the mother make regular reports to the court? . Monthly . .
4. Does the mother cooperate with the officials? . . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . . No
4. Is there a tendency to a pauper attitude of mind? . . . No
5. What pension is given? \$5. per month for each child under 14 yrs.
6. How much does the family contribute to its own support? \$1.50 wk..
7. Does the mother consider the pension adequate? . . No . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . Yes

Home Conditions

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Moral standard of the home - - - - -
Indicate class by x | <ol style="list-style-type: none"> a. High? . . X b. Not seriously unsatisfactory? c. Low (Children should be moved)? |
|---|--|
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
 3. Are the children kept clean and presentable? . Yes
 4. Are the children healthy? . . Yes If not, nature and cause of ill health?
 5. Are the children better off than in an orphan's home? . Yes . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . .

. If not, why not?

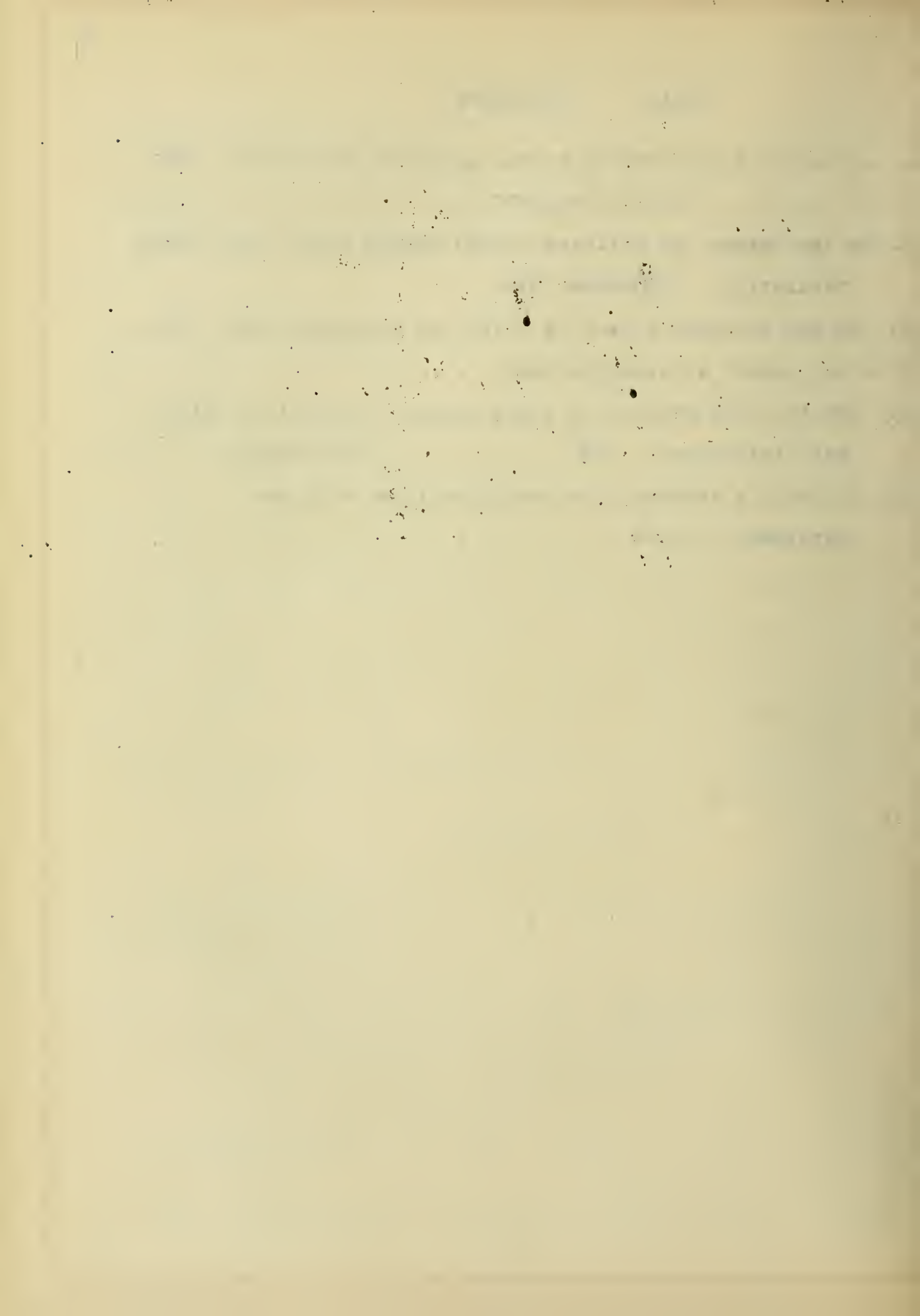
2. Do the mother and children attend Sunday School and church
regularly? . . Children . Yes

3. Do the children belong to clubs and organizations? . No .

Name and nature of organization?

4. Are the boys members of rough gangs or subject to other
evil influence? . No Its nature?

5. Is there a tendency for the girls to be wild and
careless? . . No



Case No.	Surnames	Mans first	Womans first
3	Jannusch	Fred	Lydia

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy		
man				Co.	Amt.	Prem.	
1 Fred	Deceased.					N.Y.	
woman							
2 Lydia	3 /10/83						
children							
3 Marguerite	3 / 5/07	3rd					
4 Herbert	12/16/09	2nd					
5 Floyd	3 /10/11						
6 Bernice	5 /14/13						
7				Kinship	to	contribution to fam.	
Relatives and others in family							
8							
9							

Other sources of income	Amt.	Debts to	Amt.	For
None		None		

Birthplace	Race	Length of time in	Naturalization
man		city state U. S.	1st papers
Illinois	White		
woman			2nd papers
Illinois	White		

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
H. Volkmann	KKK.	Father	2	Bricklayer	?	3

Church or Sunday School

Minister

man

woman

St. Johns Evangelical

Rev. Hoeffler

children

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to?

Death of the father.

Date?

March 29 1914.

Pension granted Jan. 15 1916.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . Yes. By whom? . . .
3. Does the mother make regular reports to the court? . Monthly. . .
4. Does the mother cooperate with the officials? . . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No.
3. Has any member of the family unused earning power? . . No. . . .
4. Is there a tendency to a pauper attitude of mind? . . .No . . .
5. What pension is given? . \$5.per.month.for.each child.. . . .
6. How much does the family contribute to its own support?
7. Does the mother consider the pension adequate? . .Yes. .
Investigator's idea?Yes.
8. Does the mother keep an itemized account of money received and expended? . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High?? .X.
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No. . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? . . Yes . . . If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . Yes . .

Social Conditions

1. Are all the children of school age kept in school? . . **Yes** .
 If not, why not?
2. Do the ~~mother~~ and children attend Sunday School and church
 regularly? . . **Children** . **Yes**
3. Do the children belong to clubs and organizations? . **No** .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . **No** Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . . **No**

Case No.	Surname	Man's first	Woman's first
4	Normandin	Alfred	Ethel

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy	
man				Co.	Amt.	Prem. N.Y.
1 Alfred	Deceased.					
woman		Works in				
2 Ethel	2/20/94	laundry	\$6.wk.			
children						
3 Alfred	4/17/15					
4						
5						
6						
7				Kinship	to	contribution to fam.
Relatives and others in family				mother		
8 Mrs. McWhorter				her	2	none
9						

Other sources of income	Amt.	Debts to	Amt.	For
None		Merchant	\$25.	Clothes

Birthplace	Race	Length of time in city	state	U. S.	Naturalization 1st papers
Illinois	White				
woman					2nd papers
S. Dekota	White	8 yrs	8yrs.		

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family

Church or Sunday School _____ Minister _____
 man _____

woman _____

St. Rose Catholic _____ A.D. Granger _____
 children _____

Agencies and Persons Interested	Address	Capacity

Dependency of family due to? _____ Death of the father. _____

Date? _____ Sept. 17 1914. _____

Pension granted Jan. 24 1916.

This case is an exception. The mother works at a laundry
 six days a week and lives with her mother. The grand-
 mother takes care of the child during the mothers absence.

Address- E. Charles St. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . Yes. . By whom? . " . .
3. Does the mother make regular reports to the court? . Monthly. . .
4. Does the mother cooperate with the officials? . . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . Yes.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . No.
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$7.50 per month for one child.. . . .
6. How much does the family contribute to its own support? \$6.00 wk.
7. Does the mother consider the pension adequate? . Yes . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High? X .
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . . No . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes.
4. Are the children healthy? . . Yes. . . . If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . Yes . .

Social Conditions

1. Are all the children of school age kept in school?
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . Yes.
3. Do the children belong to clubs and organizations?
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? Its nature?
5. Is there a tendency for the girls to be wild and
 careless?

Case No.	Surnames	Mans first	Womans first
5	Kraft	Herman	Almira

Social state?

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man			Co.	Amt.	Prem. N.Y.
1 Herman					Insane
woman					
2 Almira	4/23/71				
children					
3 Hazel	6/ 2/02	7th			
4 Alfred	4/17/04	5th			
5 Ire	4/ 7/10				
6 Ruth	2/20/01	7th			
7			Kinship to	contri- bution to fam.	
Relatives and others in family					
8					
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes.	\$5.00 wk.	None		

Birthplace	Race	Length of time in city state	U. S.	Naturalization
man				1st papers
Illinois	White			
woman				2nd papers
Illinois	White	20 yrs.		

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
J. Briggs	Antioch	Father	2	Laborer	?	1
M. Kraft	KKK.	Father	1	Laborer	?	2

Church or Sunday School

Minister

man

woman

Episcopal

R. Rowley

children

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to? Insanity of the father.

Date? Oct. 10 1914.

Pension granted Dec. 2 1915.

The father died at the State Hospital after the pension had been granted.

The mother is allowed to wash away from home on 4 days each week. She returns in the afternoon before the children come home from school. The youngest child is cared for by his grandmother while the mother washes.

Address- 786 S. Elm Ave. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? . Yes . By whom? . .". .
3. Does the mother make regular reports to the court? . Monthly . .
4. Does the mother cooperate with the officials? . . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . . No
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$5.per.month.for.each child under 14.yrs.
6. How much does the family contribute to its own support? \$5.00 wk.
7. Does the mother consider the pension adequate? . . Yes . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High? X
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? , . Yes If not, nature and cause of ill health? ,
5. Are the children better off than in an orphan's home? . Yes . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . Children . Yes
3. Do the children belong to clubs and organizations? . No . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . . No

Case No.	Surname	Mans first	Womans first	21
6	Fennell	George	Elizabeth	

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy	
man				Co.	Amt.	Prem. N.Y.
1 George	Deceased.					
woman						
2 Elizabeth	5/15/70					
children						
2 Effie	4/22/03	6th				
4 Violet	7/ 8/06	4th				
5 Thomas	11/15/08	1st				
6 Genevieve	1/25/12					
7				Kin-ship	to	contribution to fam.
Relatives and others in family		Steno-grapher				
8 Blossom	7/31/97		\$7.wk.			\$4. wk.
9						

Other sources of income	Amt.	Debts to	Amt.	For
None		Store, by husband	\$50.	Painters supplies

Birthplace	Race	Length of time in city state U. S.	Naturalization 1st papers
man			
Wisconsin	White		
woman			2nd papers
Scotland	White	5 yrs. 33 yrs 33 yrs.	

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
E.Fennell	KKK.	Son	2	Switchman	Not regular	3
M.Sternberg	Fulton	Daughter	2			4

Church or Sunday School

Minister

man

woman

Christian

C.E. Ragsdale

children

"

"

Agencies and Persons

Interested

Address

Capacity

Dependency of family due to? Death of the father.

Date? July 21 1915.

Pension granted July 29 1915.

Address- 105 E. Chestnut St. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? , Probation Officer . .
2. Is there regular authorized visitation? . .Yes. By whom?. .". .
3. Does the mother make regular reports to the court? . Monthly . .
4. Does the mother cooperate with the officials? , .Yes.

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . .No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . .No
3. Has any member of the family unused earning power? . No.
4. Is there a tendency to a pauper attitude of mind? . .No
5. What pension is given? \$5.per.month.for.each child under 14.yrs.
6. How much does the family contribute to its own support? \$4, wk, .
7. Does the mother consider the pension adequate? ,Yes. . .
Investigator's idea? . .Yes.
8. Does the mother keep an itemized account of money received and expended? . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High?? X.
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? .No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . Yes
4. Are the children healthy? , . Yes . . . If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? Yes . . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . Children . Yes
3. Do the children belong to clubs and organizations? . No . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No. 7	Surnames Erzinger	Mans first Fred	Womans first Agatha
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Social state? Widow

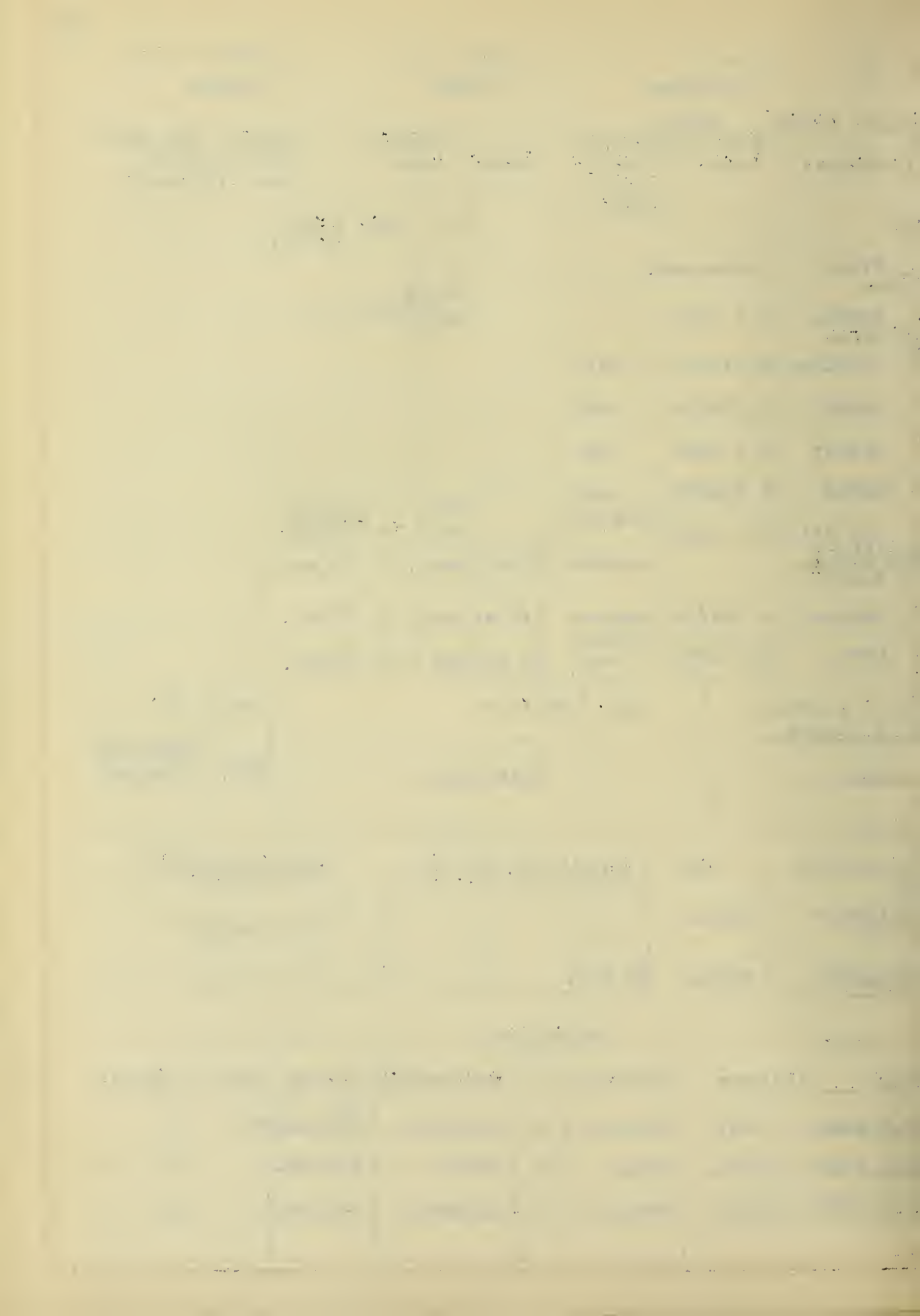
Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Fred	Deceased.				
woman				Royal Neig.	
2 Agatha	6 / 4/71			\$1000. M	
children					
2 Thelma	6 / 11/03	6th			
4 Leona	1 / 24/05	3rd			
5 Philip	5 / 2/08	2nd			
6 Marie	9 / 22/09	2nd			
7 Ida Bell	10/ 2/93	Telephone operator	\$6.wk	Kinship to Daut. 2	contribution to fam. \$2.wk.
Relatives and others in family					
8 Raynard	4 / 26/96	Laborer	\$13.wk	Son 2	\$6.wk.
9 Fred	10/ 5/99	Office boy	\$4.50	Son 2	\$2.wk.

Other sources of income	Amt.	Debts to	Amt.	For
None		Undertaker	\$60.	Husbands funeral.

Birthplace man	Race	Length of time in city	state	U. S.	Naturalization 1st papers
Illinois	White				
woman					2nd papers
Illinois	White	26 yrs.			

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
T.W.Adams	KKK.	Brother	2	Laborer	\$25.month	1
T.A.Adams	KKK.	Father	2	Clerk	\$12.wk.	7
F.C.Adams	KKK.	Brother	2	Laborer	\$10.wk.	6



Church or Sunday School

Minister

man

woman

St. Rose Catholic

A.D.Granger

children

Evangelical S.S.

Rev. R.Rilling

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to? Death of the father.

Date? May 5 1915.

Pension granted Oct. 16 1915.

There are two children living at home who are not named in the table above, Dorthy aged 19, and Frank aged 16. At present they are both out of work.

Address- 429 S.Wildwood Ave. Kankakee Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? . Yes . By whom? . . .
3. Does the mother make regular reports to the court? . Monthly. . .
4. Does the mother cooperate with the officials? . . Yes

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . Yes . 2 . .
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$5. per. month. for. each child under 14. yrs.
6. How much does the family contribute to its own support? . \$10. wk.
7. Does the mother consider the pension adequate? . No. . 1
- Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High? ? . .
 Indicate class by x b. Not seriously unsatisfactory? . . X . .
 c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? , . Yes If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . Yes . .

Social Conditions

1. Are all the children of school age kept in school? . **Yes** . .
 If not, why not?
2. Do the ~~mother~~ and children attend Sunday School and church
 regularly? . . **Yes**
3. Do the children belong to clubs and organizations? . **No** . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . . **No** Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . **No**

Case No.	Surnames	Mans first	Womans first
8	Rittmanic	John	Anna

Social state? Widow

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co.	Amt.
1 John	Deceased.				Prem. N.Y.
woman					
2 Anna	1 /23/78				
children					
3 John	5 /18/00				Crippled.
4 Frank	8 /19/01				Under size.
5 Anthony	6 /22/03	6th			
6 Leo	2 /20/05	3rd			
7 Helen	7 /6 /06			Kinship to	contribution to fam.
Relatives and others in family					
8 George	4 /1 /08	2nd			
9 Paul	12/6 /10	1st			

Other sources of income	Amt.	Debts to	Amt.	For
None		None		

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Austria	White				1908
woman					2nd papers
Austria	White	11 yrs	17yrs.	19yrs.	1911

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
V. Stier	?	Brother	2	U.S. Soldier	?	1

Church or Sunday School
man

Minister

woman

St. Joseph Catholic
children

Wm. Granger

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to?

Death of the father

Date?

Dec. 22 1913

Pension granted Oct. 1 1914.

A pension is given for John, the eldest boy who is 15, because he is crippled. He is a boy of exceptional ability and if he could be given some business education would soon be able to support the family.

Address- Bradley Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? . Yes . By whom? . " . .
3. Does the mother make regular reports to the court? . Monthly . .
4. Does the mother cooperate with the officials? . . No

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . Yes, Frank . .
4. Is there a tendency to a pauper attitude of mind? . Yes
5. What pension is given? \$5. per. month. for. six. children.
6. How much does the family contribute to its own support? . None . .
7. Does the mother consider the pension adequate? . No . . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . . Yes

Home Conditions

1. Moral standard of the home - - - - - a. High?
Indicate class by x b. Not seriously unsatisfactory? . . X . .
c. Low (Children should be moved)?
2. Is the home unsanitary? . Yes . . If so, is it due to poor house-keeping or to the building and surroundings? Poor housekeeping
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? , Yes If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . Yes . . .

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be carefully documented to ensure the integrity of the financial data. This includes recording dates, amounts, and the nature of the transactions. The second part of the document outlines the procedures for reconciling the accounts. It states that the accounts should be reconciled at the end of each month to identify any discrepancies. If a discrepancy is found, it should be investigated immediately to determine the cause and correct the error. The third part of the document discusses the importance of maintaining proper documentation for all transactions. It states that all receipts, invoices, and other supporting documents should be kept in a secure and organized manner. This will ensure that the necessary evidence is available in the event of an audit. The fourth part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be carefully documented to ensure the integrity of the financial data. This includes recording dates, amounts, and the nature of the transactions. The fifth part of the document outlines the procedures for reconciling the accounts. It states that the accounts should be reconciled at the end of each month to identify any discrepancies. If a discrepancy is found, it should be investigated immediately to determine the cause and correct the error. The sixth part of the document discusses the importance of maintaining proper documentation for all transactions. It states that all receipts, invoices, and other supporting documents should be kept in a secure and organized manner. This will ensure that the necessary evidence is available in the event of an audit.

The seventh part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be carefully documented to ensure the integrity of the financial data. This includes recording dates, amounts, and the nature of the transactions. The eighth part of the document outlines the procedures for reconciling the accounts. It states that the accounts should be reconciled at the end of each month to identify any discrepancies. If a discrepancy is found, it should be investigated immediately to determine the cause and correct the error. The ninth part of the document discusses the importance of maintaining proper documentation for all transactions. It states that all receipts, invoices, and other supporting documents should be kept in a secure and organized manner. This will ensure that the necessary evidence is available in the event of an audit. The tenth part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be carefully documented to ensure the integrity of the financial data. This includes recording dates, amounts, and the nature of the transactions. The eleventh part of the document outlines the procedures for reconciling the accounts. It states that the accounts should be reconciled at the end of each month to identify any discrepancies. If a discrepancy is found, it should be investigated immediately to determine the cause and correct the error. The twelfth part of the document discusses the importance of maintaining proper documentation for all transactions. It states that all receipts, invoices, and other supporting documents should be kept in a secure and organized manner. This will ensure that the necessary evidence is available in the event of an audit.

Social Conditions

1. Are all the children of school age kept in school? . Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . Yes
3. Do the children belong to clubs and organizations? . No . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No.	Surnames	Man's first	Woman's first
9	Lucas	Thomas	Josephine

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Thomas woman	Deceased.				
2 Josephine children	7/31/81				
2 Weritt	5/14/02	7th	\$1.50wk		Asthma.
4 Homer	4/17/05	6th	\$1.50wk		
5 Thomas	3/ 5/11				
6					
7 Relatives and others in family				Kinship to	contribution to fam.
8 J.Nelson		Machinist		None	\$5.wk.
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes	\$2.per wk.	Doctor	\$40.	Practice
Boys earn	\$3.per wk.	Grocer	\$28.	

Birthplace man	Race	Length of time in city	state	U. S.	Naturalization 1st papers
Illinois woman	White				2nd papers
Illinois	White	16yrs.			

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
C. Mathson	Bradley	Father	2	Plow-maker	\$15.wk.	11

Church or Sunday School _____ Minister _____
 man _____

woman _____

Attends United Brothern _____ Rev. Codd _____
 children _____

Baptist S.S. _____

Agencies and Persons Interested	Address	Capacity

Dependency of family due to? Death of the father. _____

Date? Jan. II 1912. _____

Pension granted Aug. 30 1913.

Address- Bradley Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer . .
2. Is there regular authorized visitation? . Yes. . By whom? . " . .
3. Does the mother make regular reports to the court? . Monthly. . .
4. Does the mother cooperate with the officials? . . . Yes.

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . No.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . . No. . . .
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$5, per. for each child under 14 yrs. . .
6. How much does the family contribute to its own support? \$10. wk. .
7. Does the mother consider the pension adequate? . No. . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . Yes.

Home Conditions

1. Moral standard of the home - - - - - a. High? X.
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? , No If not, nature and cause of ill health? . Eldest child has the asthma.
5. Are the children better off than in an orphan's home? . Yes . .

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Social Conditions

1. Are all the children of school age kept in school? . No. . .
 If not, why not? Oldest boy has poor health. .
2. Do the mother and children attend Sunday School and church
 regularly? . No
3. Do the children belong to clubs and organizations? .Yes. .
 Name and nature of organization? . . Boy Scouts
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless?

Case No.	Surnames	Mans first	Womans first
IO	Sheridan	John	Margaret

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insur- ance	Mental and phys- ical defects and illiteracy
man				Co. Amt. Prem.	N.Y.
1 Robert	Deceased.				
woman		Night			
2 Margaret	IO/ 5/8	telephone	\$32.50	M-	
children		operator			
3 Ruth	6 /24/04	6th			
4 Alicia	II/25/06	4th			
5 Jane	IO/I3/09	Ist			
6					
7				Kin- ship to	contri- bution to fam.
Relatives and others in family				Mot- her	2
8 M.Bresnahan				Sis- ter	2
9 R.Bresnahan	7/29/90	Telephone Operator	\$35 M		\$20.per M.

Other sources of income	Amt.	Debts to	Amt.	For
None		Doctor	\$60.	Practice

Birthplace	Race	Length of time in city state U. S.	Naturalization 1st papers
Illinois	White		
woman			2nd papers
Illinois	White	35yrs.	

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family

Church or Sunday School
man

Minister

woman

Catholic

T.S.Bannon

children

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to? Death of the father.

Date? March 7 1912.

Pension granted May 22 1914.

At the time the investigation was made Mrs. Sheridan's sister was in the hospital and had left four children for her to care for. The father of the children was out of work and could not contribute anything toward their support. This additional burden was placed upon the mother at the same time that the pension was reduced. The pension is adequate only when paid in full and supplemented by the earnings of the mother.

Address- 2217 E.State St. East St.Louis Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . None.made.. . . .
2. Is there regular authorized visitation? .No . , By whom? . . .
3. Does the mother make regular reports to the court? . ,No . . .
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . .No
2. Would it be possible without taking the mother away from home for her to earn more than she now does?No . . .
3. Has any member of the family unused earning power?No . . .
4. Is there a tendency to a pauper attitude of mind?No . . .
5. What pension is given? \$11.per month..Cut.to \$8.per.month. . .
6. How much does the family contribute to its own support?\$52.50 M .
7. Does the mother consider the pension adequate? . No . . .
Investigator's idea? . . .Yes.
8. Does the mother keep an itemized account of money received and expended? . .No

Home Conditions

1. Moral standard of the home - - - - - a. High?X .
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . .Yes.
4. Are the children healthy? , .Yes. If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? .Yes. . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? .Yes.
3. Do the children belong to clubs and organizations? .Yes. .
 Name and nature of organization? . In connection with the church.
4. Are the boys members of rough gangs or subject to other
 evil influence? Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No.	Surname	Man's first	Woman's first
II	Jackson	Robert	Mary

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co.	Amt. Prem. N.Y.
1 Robert	Deceased.				
woman					
2 Mary	10/25/78				
children					
3 Leona	6 /8 /02	8th			
4 Mary	8 /1 /07	3rd			
5 Loretta	10/6 /08	2nd			
6 Margaret	3 /22/11				
7 Isabell	10/29/12			Kinship to	contribution to fam.
Relatives and others in family					
8 William	11/1 /95	Laborer	\$10.wk	Son	2 \$10. wk.
		Meat		Daut.	
9 Virginia	7 /26/97	Packer	\$7.50wk		2 \$7.50wk.

Other sources of income	Amt.	Debts to	Amt.	For
None		Grocer	\$50.	

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Iowa	White				
woman					2nd papers
Scotland	White	18 yrs.	18yrs.	26yrs.	

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
H. Jackson	Belleville	Father	1	Miner	\$15. wk.	2
R. Williamson	E. St. L.	Brother	2	Miner	\$18. wk.	4
J. Williamson	E. St. L.	Brother	2	Miner	\$18. wk.	5
W. Williamson	E. St. L.	Brother	2	Miner	\$18. wk.	4

Church or Sunday School _____ Minister _____
 man _____

woman _____

Presbyterian _____ Rev. Paul Ellet _____
 children _____

"	"
Agencies and Persons Interested	Address
	Capacity

Dependency of family due to? Death of the father.

Date? Aug. 6 1914.

Pension granted Aug. 21 1914.

There appears to be some extravagance in the mode of living of the family. They live in a very nice house in a respectable neighborhood, which is a good thing for the girls, but the rent bill takes a large part of the family earnings. Because of this they are continually in debt to the grocer. The mother's brothers are able to contribute to her support but refuse because they think she is proud and extravagant. The mother has a sister who helps buy clothes for the children. The family could easily do without the pension.

Address- 721 N. 27th St. East St. Louis Ill.

Investigation and Supervision

1. By whom was the investigation conducted? .. Probation Officer . . .
2. Is there regular authorized visitation? .. No . . . By whom?
3. Does the mother make regular reports to the court? .. No
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . . No
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$14. per month., Cut to \$10. per month. .
6. How much does the family contribute to its own support? \$17.50wk.
7. Does the mother consider the pension adequate? . No . . .
Investigator's idea? . . Yes
8. Does the mother keep an itemized account of money received and expended? . . No

Home Conditions

1. Moral standard of the home - - - - - a. High? X.
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . , If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . Yes
4. Are the children healthy? , Yes If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? .. Yes . . .

Social Conditions

1. Are all the children of school age kept in school? . Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . Yes
3. Do the children belong to clubs and organizations? . No .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No.	Surnames	Mans first	Womans first
12	Blevins	Roy	Minnie

Social state? Widow.

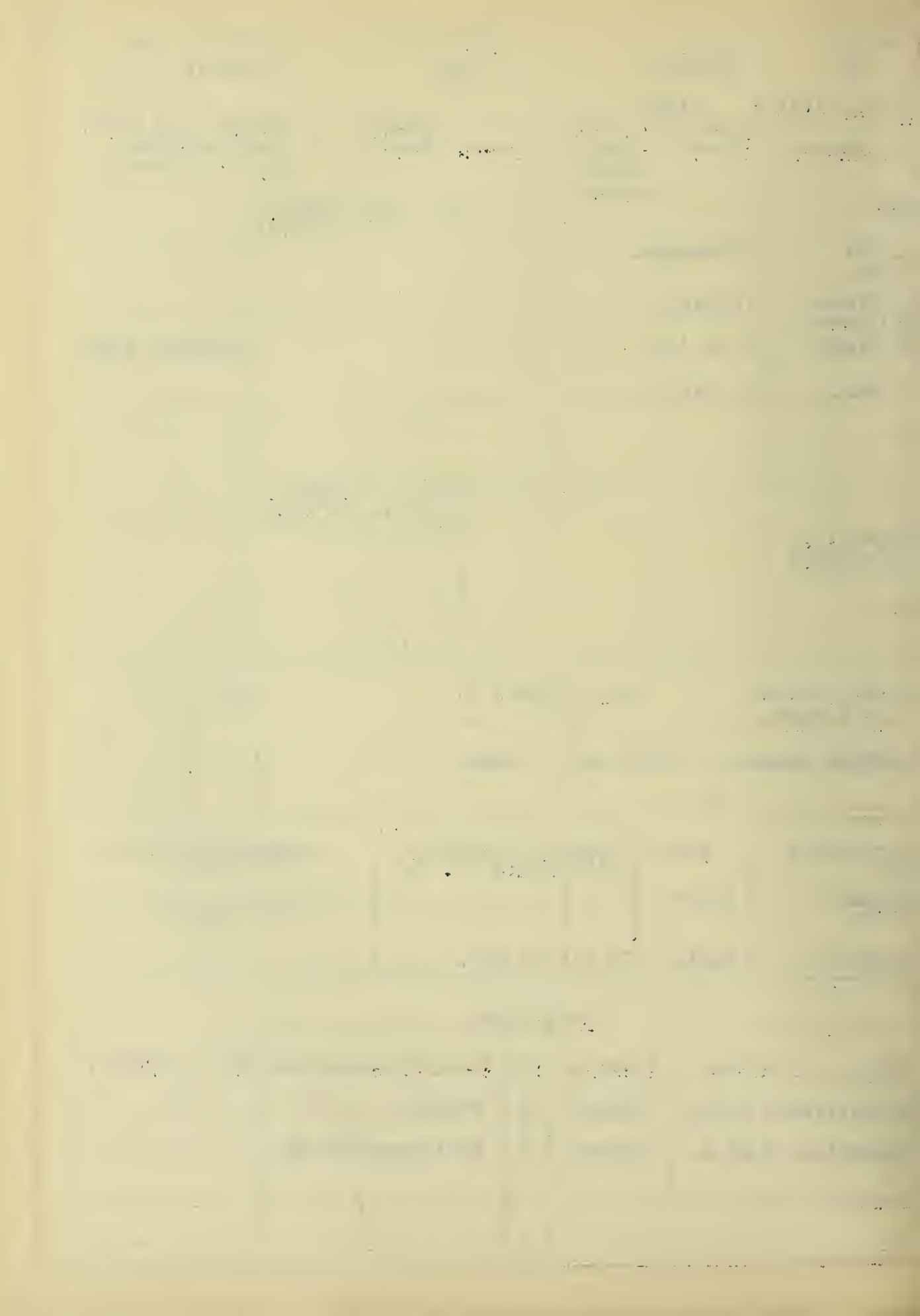
Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Roy	Deceased.				
woman					
2 Minnie	10/28/91				
children					
2 Frank	2 /6 /13				Deformed head
4 Earl	7 /18/15				
5					
6					
7				Kinship to	contri- bution to fam.
Relatives and others in family					
8					
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes	\$4.50 wk.	None		

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Kansas	White				
woman					2nd papers
Missouri	White	19 yrs	19 yrs.		

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
J. Whittimore	Alton	Father	2	Painter	?	5
C. Blevins	E. St. L.	Father	I	Switchman	\$25. wk.	7



Church or Sunday School

Minister

man

woman

Methodist

A. Nickerson

children

Agencies and Persons
Interested

Address

Capacity

St. Vincent de Paul

East St. Louis

Bought coal.

Dependency of family due to? Death of the father.

Date? Aug. 2 1915.

Pension granted Feb. 10 1916.

The mother lived with her husbands people until his death. Then they moved her out because they claimed she was immoral. The mother lives in a very questionable neighborhood and it was impossible to get any information about her from the neighbors. The pension was granted by the County Judge without the recommendation of the Probation Officer.

Address- 325 S. 23rd. St. East St. Louis Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . . . None made
2. Is there regular authorized visitation? . No . , By whom?
3. Does the mother make regular reports to the court? . . No
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . Yes
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . . No
3. Has any member of the family unused earning power? . No
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$.50 per month . . Cut to \$6. per month .
6. How much does the family contribute to its own support? \$4.50 wk.
7. Does the mother consider the pension adequate? . No
Investigator's idea? . . No
8. Does the mother keep an itemized account of money received and expended? . . No

Home Conditions

1. Moral standard of the home - - - - -
Indicate class by x
 - a. High?
 - b. Not seriously unsatisfactory?
 - c. Low (Children should be moved)? X
2. Is the home unsanitary? . Yes . If so, is it due to poor house-keeping or to the building and surroundings? . Both
3. Are the children kept clean and presentable? . . . No
4. Are the children healthy? . . No If not, nature and cause of ill health? . Younger has consumption
5. Are the children better off than in an orphan's home? . No

From the first settlement of the city in 1630, to the present time, the city has been a place of great importance and interest. It has been the seat of government, the center of commerce, and the home of many of the great men of the country. The city has been a place of great growth and development, and it is now one of the most important cities in the world.

CHAPTER I THE FIRST SETTLEMENT

The first settlement of the city was made by a group of Puritan settlers in 1630. They came to the city in search of a place where they could practice their religion in freedom. They found a place where they could do so, and they built a city. The city was named Boston, after the town of Boston in England. The city was a place of great importance and interest, and it was the seat of government. The city was a place of great growth and development, and it was one of the most important cities in the world.

CHAPTER II THE GROWTH OF THE CITY

The city grew rapidly in the years following its settlement. It became a place of great importance and interest, and it was the seat of government. The city was a place of great growth and development, and it was one of the most important cities in the world. The city was a place of great importance and interest, and it was the seat of government. The city was a place of great growth and development, and it was one of the most important cities in the world.

Social Conditions

1. Are all the children of school age kept in school?
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . No
3. Do the children belong to clubs and organizations?
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? Its nature?
5. Is there a tendency for the girls to be wild and
 careless?

Case No. 13 Surname Lehen Mans first Edward Womans first Amy

Social state?

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Edward	6/30/79			Prud \$204	15¢ wk Insane
woman				ent ial	
2 Amy	4/22/81	Janitor	\$20. M	" \$170	10¢ wk
children					
2 Helen	10/3/03	5th		" \$190	10¢ wk
4 Edger	7/26/11			" \$125	10¢ wk
5					
6					
7				Kin-ship to	contri-bution to fam.
Relatives and others in family					
8					
9					

Other sources of income	Amt.	Debts to	Amt.	For

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Pennsylvania	White				
woman					2nd papers
Illinois	White	35 yrs.			

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
R. Westorheide						
	E. St. Louis	Brother	2	Laborer	\$10. wk.	8

Church or Sunday School

Minister

man

woman

children

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to?

Insanity of the father.

Date?

April 6 1913.

Pension granted April 24 1914.

The mother is a janitor at the Arcade Building and takes the younger child with her. When it is possible she does this work during school hours.

Address- 123 S. 4th. St. East St.Louis Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . . . ~~None made~~
2. Is there regular authorized visitation? . ~~No~~ . . By whom?
3. Does the mother make regular reports to the court? . . ~~No~~
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? ~~No~~
2. Would it be possible without taking the mother away from home for her to earn more than she now does? ~~No~~
3. Has any member of the family unused earning power? . . . ~~No~~
4. Is there a tendency to a pauper attitude of mind? ~~No~~
5. What pension is given? . ~~\$9.50 per month~~ . . Cut to ~~\$7~~ per month.
6. How much does the family contribute to its own support? ~~\$20~~ month.
7. Does the mother consider the pension adequate? . . ~~No~~
Investigator's idea? . . ~~No~~
8. Does the mother keep an itemized account of money received and expended? . . . ~~No~~

Home Conditions

1. Moral standard of the home - - - - - a. High? ~~X~~
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . ~~No~~ . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . . ~~Yes~~
4. Are the children healthy? . . ~~Yes~~ If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . ~~Yes~~

Social Conditions

1. Are all the children of school age kept in school? , Yes . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . No
3. Do the children belong to clubs and organizations? . No .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? No

Case No. 14	Surnames Gantner	Man's first Amiel	Woman's first Mollie
----------------	---------------------	----------------------	-------------------------

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy	
man				Co.	Amt.	Prem. N.Y.
1 Amiel	Deceased.					
woman		Keeps a				
2 Mollie	9 /6 /81	Bakery	?			
children						
2 Emil	1 /29/07	2nd				
4 LeRoy	8 /19/08	1st				
5 Elmer	7 /3 /11					
6						
7				Kinship	to	contribution to fam.
Relatives and others in family						
8						
9						

Other sources of income	Amt.	Debts to	Amt.	For
Commission on sales		None		
of store.	?			

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Illinois	White				
woman					2nd papers
Illinois	White	35 yrs.			

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
L.Karius	Belleville	Father	2	Miner	?	3
J.Karius	Shiloh	Brother	2	Miner	?	8

Church or Sunday School _____ Minister _____
 man _____

woman _____

German Evangelical _____ Rev. C. Pessel _____
 children _____

"	"
Agencies and Persons Interested	Address Capacity

Dependency of family due to? Death of the father.

Date? Aug. 17 1913.

Pension granted Jan. 23 1915.

The mother has charge of a branch store for a bakery and receives a commission on all she sells. She lives with the three children in the back of the building. There is nothing to indicate that the family is in poverty or in need of a pension. The mother refused to tell the amount of income she received from the store.

Address- Belleville Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . No . . . By whom? . . .
3. Does the mother make regular reports to the court? . No
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . Yes.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? . No
3. Has any member of the family unused earning power? . No.
4. Is there a tendency to a pauper attitude of mind? . No
5. What pension is given? \$11. Cut to \$8. per month.
6. How much does the family contribute to its own support? . ?
7. Does the mother consider the pension adequate? . Yes.
Investigator's idea? . Yes
8. Does the mother keep an itemized account of money received and expended? . . No.

Home Conditions

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Moral standard of the home - - - - -
Indicate class by x 2. Is the home unsanitary? . No . . . If so, is it due to poor house-keeping or to the building and surroundings? 3. Are the children kept clean and presentable? . Yes 4. Are the children healthy? . Yes. If not, nature and cause of ill health? 5. Are the children better off than in an orphan's home? . Yes. . . | <ol style="list-style-type: none"> a. High? X . b. Not seriously unsatisfactory? c. Low (Children should be moved)? |
|---|--|

Social Conditions

1. Are all the children of school age kept in school? . **Yes** . .
 If not, why not?
2. Do the ~~mother~~ and children attend Sunday School and church
 regularly? . . **Children** . **Yes**.
3. Do the children belong to clubs and organizations? . **No** . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . **No** Its nature?
5. Is there a tendency for the girls to be wild and
 careless?

Case No.	Surnames	Mans first	Womans first
15	Redman	Walter	Mary

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem.	N.Y.
1 Walter	Deceased.				
woman				Prud ent ial	
2 Mary	II/26/79			\$150.	10¢ wk.
children				"	\$200. 10¢ wk. Asthma
3 Lynn	8/5 /02	7th		"	\$200. 10¢ wk.
4 Thomas	3/18/04	6th		"	\$200. 10¢ wk.
5 Anna	3/18/06	4th		"	\$190. 5¢ wk.
6					
7				Kin-ship to	contri-bution to fam.
Relatives and others in family					
8 S. Heverling	12/6/40	Cooper	\$5.wk	Uncle 2	\$2. wk.
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother canvasses		None		
and sews.	\$3.00 wk.			

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Louisiana	White				
woman					2nd papers
Missouri	White	8 yrs	8 yrs		

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
H. Schoeder	St. Louis	Father	2	Laborer	\$12.wk	4
J. Redman	Graneratt La.	Father	I	Laborer	\$20.mo.	I

Church or Sunday School

Minister

man

woman

Catholic

E.H.Hoffner

children

Catholic

"

Agencies and Persons Interested	Address	Capacity

Address

Capacity

Dependency of family due to?

Death of the father.

Date?

April 13 1913.

Pension granted May 20 1914.

Address- Lebanon Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . No . . . By whom? . . .
3. Does the mother make regular reports to the court? . No.
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . No.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? No.
3. Has any member of the family unused earning power? . No.
4. Is there a tendency to a pauper attitude of mind? . . No
5. What pension is given? \$11. per month.
6. How much does the family contribute to its own support? \$5. wk. . .
7. Does the mother consider the pension adequate? . No . . .
- Investigator's idea? . . No
8. Does the mother keep an itemized account of money received and expended? . . No

Home Conditions

1. Moral standard of the home - - - - - a. High?? X . . .
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . , If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . , Yes.
4. Are the children healthy? , . No If not, nature and cause of ill health? . Eldest has the asthma.
5. Are the children better off than in an orphan's home? . Yes . .

1891

Social Conditions

1. Are all the children of school age kept in school? . Yea . .
 If not, why not?
2. Do the mother and children attend Sunday School and church
 regularly? . . Yes
3. Do the children belong to clubs and organizations? . No . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No.	Surnames	Mans first	Womans first
16	Mank	Frank	Lulu

Social state?

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem. N.Y.	
1 Frank woman	8/25/81	Molder		Met. \$215	15¢ wk. Totally disabled.
2 Lulu children	7/3 /89				
3 Leonard	2/9 /07	3rd			
4 Lawerence	I/I5/09	Ist			
5 Ceccha	II/6/10				
6 Margaret	10/27/12				
7 Pauline Relatives and others in family	II/30/I4			Kinship to	contribution to fam.
8					
9					

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes	\$2.50 wk.	Klaus Grocery Co.	\$200.	Groceries
		Doctor	\$30.	Practice

Birthplace	Race	Length of time in city state U. S.	Naturalization
man Illinois	White		1st papers
woman Illinois	White		2nd papers

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
J. Becker	Belleville	Father	2	Crippled		6
N. Mank	Belleville	Brother	I	Saloon keeper	?	9

Church or Sunday School _____ Minister _____
 man _____

Catholic _____ F. Bergeman _____
 woman _____

" _____ " _____
 children _____

" _____ " _____

Agencies and Persons Interested	Address	Capacity

Dependency of family due to? Illness of the father.

Date? Dec. 23 1913.

Pension granted June 1 1914.

The father has locomotor ataxia.

Address- 35 N. Chestnut St. Belleville Ill.

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . No. . By whom? . . .
3. Does the mother make regular reports to the court? . No.
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . No.
2. Would it be possible without taking the mother away from home for her to earn more than she now does? No
3. Has any member of the family unused earning power? . No
4. Is there a tendency to a pauper attitude of mind? . No.
5. What pension is given? \$14. per month.
6. How much does the family contribute to its own support? \$2.50. wk..
7. Does the mother consider the pension adequate? . No . . .
Investigator's idea? . . No
8. Does the mother keep an itemized account of money received and expended? . . No

Home Conditions

1. Moral standard of the home - - - - - a. High?? X .
Indicate class by x b. Not seriously unsatisfactory?
c. Low (Children should be moved)?
2. Is the home unsanitary? . No . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . Yes
4. Are the children healthy? , . Yes . . . If not, nature and cause of ill health?
5. Are the children better off than in an orphan's home? . Yes. . .

Social Conditions

1. Are all the children of school age kept in school? Yes . . .
 If not, why not? ,
2. Do the ~~mother~~ and children attend Sunday School and church
 regularly? . Children . Yes.
3. Do the children belong to clubs and organizations? . No .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless? . . No

Case No.	Surname	Man's first	Woman's first
I7	Lehnhardt	John	Louisa

Social state? Widow.

Firstnames	Date of birth	Occupation or school grade	Earns	Insurance	Mental and physical defects and illiteracy
man				Co. Amt. Prem.	N.Y.
1 John	Deceased.				
woman					
2 Louisa	6/17/61				
children					
3 Herman	6/6 /04	4th			
4					
5					
6					
7				Kinship to	contribution to fam.
Relatives and others in family					
8 Mary	8/12/91	Washes	\$4.wk.	Daut. 2	\$4. wk/
9 John	10/7 /07	2nd		Son 8	

Other sources of income	Amt.	Debts to	Amt.	For
Mother washes	\$2.50 wk.	Doctor	?	Practice
		Undertaker	\$50.	Funeral

Birthplace	Race	Length of time in city	state	U. S.	Naturalization
man					1st papers
Illinois	White				
woman					2nd papers
Germany	White	27 yrs	52 yrs	52 yrs	

Relatives

Name	Address	Kinship	to	Occupation	Income	No. in family
H.Shilling	New Athens	Brother	2	Miner	?	4
A.Shilling	Modoc	Brother	2	Laborer	?	?

Church or Sunday School
man

Minister

woman

German Evangelical
children

R.E. Pessel

"

"

Agencies and Persons
Interested

Address

Capacity

Dependency of family due to? Death of the father.

Date? Feb. II 1913.

Pension granted Feb. I 1915.

The daughter and her illegitimate son live with the mother so in this way the total earnings of the family is considerably increased.

Address- 12 East C. St. Belleville Ill.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840. 84

1. The first step is to identify the key components of the system. This involves understanding the hardware, software, and data involved. For example, in a web application, this might include the server, the database, and the user interface.

[illegible]

Investigation and Supervision

1. By whom was the investigation conducted? . Probation Officer. . .
2. Is there regular authorized visitation? . No . . . By whom? . . .
3. Does the mother make regular reports to the court? . No
4. Does the mother cooperate with the officials?

Earning Power and Pension

1. Could the mother support the family without the pension if not required to remain at home? . . . No
2. Would it be possible without taking the mother away from home for her to earn more than she now does? No
3. Has any member of the family unused earning power? . No
4. Is there a tendency to a pauper attitude of mind? . No
5. What pension is given? \$8 per month.. Cut to \$5 per month.. . .
6. How much does the family contribute to its own support? \$6.50 wk..
7. Does the mother consider the pension adequate? . Yes. . .
Investigator's idea? . Yes
8. Does the mother keep an itemized account of money received and expended? . . No

Home Conditions

1. Moral standard of the home - - - - -
Indicate class by x

| | |
|--|--|
| a. High? | b. Not seriously unsatisfactory? . . X . . . |
| c. Low (Children should be moved)? | |
2. Is the home unsanitary? . No . . . If so, is it due to poor house-keeping or to the building and surroundings?
3. Are the children kept clean and presentable? . Yes
4. Are the children healthy? , . No If not, nature and cause of ill health? . Son is sickly
5. Are the children better off than in an orphan's home? Yes . . .

From the first settlement of the city in 1630 to the present time, the history of Boston is a record of growth and progress. The city has been the center of many important events in the history of the United States, and its people have played a leading part in the development of the nation. The city has been the birthplace of many of the great men of the country, and its institutions have been the training ground for many of the leaders of the world. The city has been the scene of many of the great battles of the American Revolution, and its people have been the first to stand up for the rights of the oppressed. The city has been the center of many of the great movements of the world, and its people have been the first to stand up for the rights of the oppressed. The city has been the center of many of the great movements of the world, and its people have been the first to stand up for the rights of the oppressed.

Social Conditions

1. Are all the children of school age kept in school? Yes . . .
 If not, why not?
2. Do the ~~mother~~ and children attend Sunday School and church
 regularly? . Children Yes
3. Do the children belong to clubs and organizations? No . .
 Name and nature of organization?
4. Are the boys members of rough gangs or subject to other
 evil influence? . No Its nature?
5. Is there a tendency for the girls to be wild and
 careless?

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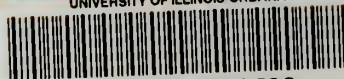
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